

PCT

WORLD INTELLECTUAL PROPERTY ORGANIZATION  
International Bureau



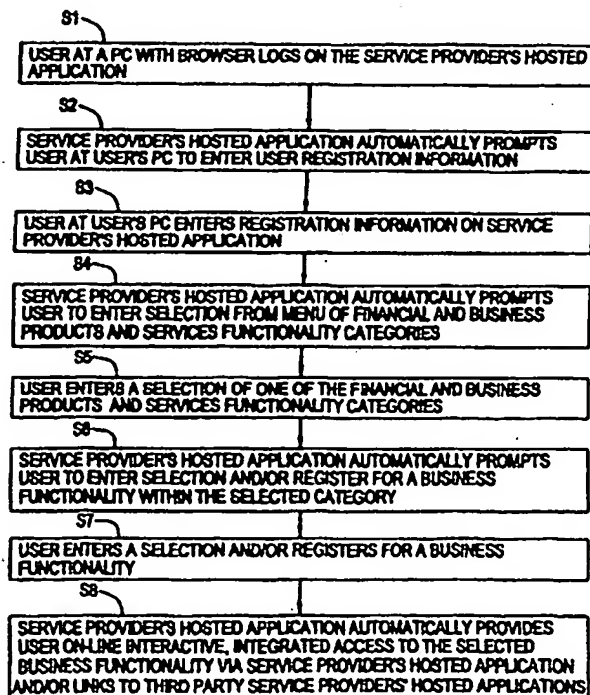
INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

|   |  |  |   |
|---|--|--|---|
| (51) International Patent Classification <sup>7</sup> :<br><b>G06F 19/00</b>  |  | <b>A1</b>  | (11) International Publication Number: <b>WO 00/46732</b>             |
|   |  |  | (43) International Publication Date: <b>10 August 2000 (10.08.00)</b> |
| (21) International Application Number: <b>PCT/US00/02670</b>  |  | (81) Designated States: AE, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, CA, CH, CN, CR, CU, CZ, DE, DK, DM, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, TZ, UA, UG, UZ, VN, YU, ZA, ZW, ARIPO patent (GH, GM, KE, LS, MW, SD, SL, SZ, TZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG). |   |
| (22) International Filing Date: <b>2 February 2000 (02.02.00)</b>   |  | <p>Published</p> <p><i>With international search report.</i></p> <p><i>Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.</i></p>  |   |
| (30) Priority Data:   |  |  |   |
| 60/118,427                      2 February 1999 (02.02.99)                      US<br>60/143,797                      14 July 1999 (14.07.99)                      US   |  |  |   |
| (71) Applicant: CITIBANK, N.A. [US/US]; 399 Park Avenue, New York, NY 10043 (US).   |  |  |   |
| (72) Inventors: SOKOTA, Karen; Apartment 11-A, 235 East 22nd Street, New York, NY 10010 (US). EZROL, Lisa; Apartment 11-H, 400 Chambers Street, New York, NY 10282 (US). MILLER, Mary; 111 Elm Street, Roslyn Heights, NY 11577 (US). SHAPIRO, Arlene; Apartment 11-E, 410 West 24th Street, New York, NY 10011 (US). |  |  |   |
| (74) Agents: MARCOU, George; Kilpatrick Stockton LLP, Suite 800, 700 13th Street, N.W., Washington, DC 20005 (US) et al.  |  |  |   |

(54) Title: METHOD AND SYSTEM FOR PROVIDING A USER WITH INTEGRATED INTERACTIVE ACCESS TO PRODUCTS AND SERVICES

(57) Abstract

A system and method for providing integrated interactive access to at least one business functionality makes use of computer software and hardware and allows the user to access a service provider's hosted application (S1) and enter a selection for at least one business functionality (S5; S7). The user is provided interactive access to the selected business functionality (S8) via the service provider's hosted application and via links, for example, from the service provider's hosted application to one or more third parties' hosted applications. In addition, the selected business functionality is automatically integrated for the user, for example, with one or more other business functionalities of the user.



**FOR THE PURPOSES OF INFORMATION ONLY**

Codes used to identify States party to the PCT on the front pages of pamphlets publishing international applications under the PCT.

|    |                          |    |  |    |  |    |                          |
|----|--------------------------|----|--|----|--|----|--------------------------|
| AL | Albania                  | ES | Spain                                    | LS | Lesotho                                      | SI | Slovenia                 |
| AM | Armenia                  | FI | Finland                                  | LT | Lithuania                                    | SK | Slovakia                 |
| AT | Austria                  | FR | France                                   | LU | Luxembourg                                   | SN | Senegal                  |
| AU | Australia                | GA | Gabon                                    | LV | Latvia                                       | SZ | Swaziland                |
| AZ | Azerbaijan               | GB | United Kingdom                           | MC | Monaco                                       | TD | Chad                     |
| BA | Bosnia and Herzegovina   | GE | Georgia                                  | MD | Republic of Moldova                          | TG | Togo                     |
| BB | Barbados                 | GH | Ghana                                    | MG | Madagascar                                   | TJ | Tajikistan               |
| BE | Belgium                  | GN | Guinea                                   | MK | The former Yugoslav<br>Republic of Macedonia | TM | Turkmenistan             |
| BF | Burkina Faso             | GR | Greece                                   | ML | Mali   | TR | Turkey                   |
| BG | Bulgaria                 | HU | Hungary                                  | MN | Mongolia                                     | TT | Trinidad and Tobago      |
| BJ | Benin                    | IE | Ireland                                  | MR | Mauritania                                   | UA | Ukraine                  |
| BR | Brazil                   | IL | Israel                                   | MW | Malawi                                       | UG | Uganda                   |
| BY | Belarus                  | IS | Iceland                                  | MX | Mexico                                       | US | United States of America |
| CA | Canada                   | IT | Italy                                    | NE | Niger  | UZ | Uzbekistan               |
| CF | Central African Republic | JP | Japan                                    | NL | Netherlands                                  | VN | Viet Nam                 |
| CG | Congo                    | KE | Kenya                                    | NO | Norway                                       | YU | Yugoslavia               |
| CH | Switzerland              | KG | Kyrgyzstan                               | NZ | New Zealand                                  | ZW | Zimbabwe                 |
| CI | Côte d'Ivoire            | KP | Democratic People's<br>Republic of Korea | PL | Poland                                       |    |                          |
| CM | Cameroon                 | KR | Republic of Korea                        | PT | Portugal                                     |    |                          |
| CN | China                    | KZ | Kazakhstan                               | RO | Romania                                      |    |                          |
| CU | Cuba                     | LC | Saint Lucia                              | RU | Russian Federation                           |    |                          |
| CZ | Czech Republic           | LI | Liechtenstein                            | SD | Sudan  |    |                          |
| DE | Germany                  | LK | Sri Lanka                                | SE | Sweden                                       |    |                          |
| DK | Denmark                  | LR | Liberia                                  | SG | Singapore                                    |    |                          |
| EE | Estonia                  |    |  |    |  |    |                          |

## **METHOD AND SYSTEM FOR PROVIDING A USER WITH INTEGRATED INTERACTIVE ACCESS TO PRODUCTS AND SERVICES**

### **5 Cross Reference to Related Applications**

This application claims priority to applicant's co-pending application having U.S. Serial No. 60/118,427 filed February 2, 1999. This application also claims priority to applicant's co-pending application having U.S. Serial No. 60/143,797 filed July 14, 1999.

10

### **Field of the Invention**

The present invention relates generally to the field of electronic commerce, and more particularly to a method and system for providing integrated on-line interactive access to products and services for small business users via a hosted application of a service provider, such as a bank, as well as via links from the service provider's hosted application to various third parties' hosted applications.

### **Background**

Generally, small businesses need to do virtually everything that larger companies do, such as purchasing, providing benefits for their employees, and recruiting and retaining good employees. As a small business begins to address each of these needs, it very often does not have the resources or skills necessary to address these and other needs in an efficient manner. Therefore, such a small business usually ends up with somewhat of a combination of things, some of which must be done on paper. Typically, such a small business improvises, for example, by buying an accounting package, signing up for on-line banking offered by its bank, hiring someone to write paper checks, and generally ending up with a sort of conglomeration of all of those types of things.

Various types of larger business capabilities, which are typically out of the reach of a small business, include, for example, integrated business processes and applications, preferred rate purchasing contracts, business information services, and

electronic commerce that requires a relatively sophisticated infrastructure. There is a current need for a method and system that enables a service provider, such as bank or other financial institution, to provide a set of hosted services for smaller businesses that integrates all of the functionality that can typically be found in a larger company.

- 5 There is likewise a current need for such a method and system which allows a smaller businesses to subscribe to such service and effectively rent the integration, so that it can focus more on running its business rather than creating the technology infrastructure necessary to leverage these capabilities.

#### 10 Summary of the Invention

It is a feature and advantage of the present invention to provide a method and system for integrated on-line access to products and services that is geared toward small business owners.

- 15 It is a further feature and advantage of the present invention to provide a method and system for integrated on-line access to products and services that makes on-line integrated business processes and applications available for smaller businesses.

- 20 It is another feature and advantage of the present invention to provide a method and system for integrated on-line access to products and services that affords smaller businesses access to preferred rate purchasing contracts.

It is an additional feature and advantage of the present invention to provide a method and system for integrated on-line access to products and services that makes business information services available for smaller businesses.

- 25 It is a still further feature and advantage of the present invention to provide a method and system of integrated on-line access to products and services that affords electronic commerce for smaller businesses which might not otherwise be available without sophisticated infrastructure.

- 30 To achieve the stated and other features, advantages and objects, an embodiment of the present invention provides integrated on-line products and services to small business users which affords the small business user the kinds of

capabilities typically found in a larger business. The small business network for an embodiment of the present invention provides the small business user with on-line interactive access to financial and business products and services via a hosted application of a service provider, such as a bank or other financial institution, as well as via links from the service provider's hosted application to various third party providers' hosted applications, and integrates the business products and services functionalities for the small business user. The types of financial and business products and services functionalities provided to the small business user over the small business network include, for example, website, electronic wallet, search engine, credit marketplace, business services, accounting, banking, payroll, merchant acquiring and marketplace, human resources and employment, sales and marketing, auction, and live seminar.

The system and method for an embodiment of the present invention makes use of computer hardware and software, such as a user's personal computer with a browser, coupled to one or more website servers over the Internet, and provides a small business user with access to various business functionalities that are typically available to larger businesses. In an embodiment of the present invention, a service provider, such a financial institution, allows the user to access the service provider's hosted application on an Internet website from a personal computer with a browser, and the user can register on the website by entering registration information.

As a matter of convenience in organizing business functionalities, an embodiment of the present invention groups the needs of small businesses into categories. When the user accesses the service provider's hosted application for an embodiment of the present invention, the user is prompted to enter a selection of a category of financial and business products and services functionalities from a group of such categories. An example of such a group of categories includes banking, investments, merchant acquiring, cash management, credit and charge cards, and insurance.

Another example of such a group of categories for an embodiment of the present invention includes accounting, word processing, spreadsheets and graphics.

A further example of such a group includes purchasing, sales and marketing, legal, travel arrangements, and website creation. Still another example of such a group includes e-mail, company books, marketing, operations, business center, news and information, and employee benefits. A still further example of such a group includes  
5 financial services, business on-line, business services, marketplace, human resources, sales and marketing, and news and information.

Upon receiving the user's selection of a category of financial and business services functionality, the user is prompted by the system for an embodiment of the present invention to enter a selection of a particular business functionality from a  
10 group of business functionalities within the category of financial and business products and services selected by the user. An example of such a group of business functionalities includes accounting, banking, payroll, merchant acquirer, and bill presentment. Another example of such a group of business functionalities includes purchasing center, purchasing card, travel center, credit marketplace, and insurance  
15 marketplace.

A further example of such a group of business functionalities for an embodiment of the present invention includes small business on-line, newspaper, and custom news. Still another example of such a group of business functionalities includes financial products and services, links to hosted applications for financial  
20 institution products and services, and electronic wallet and related computer based electronic systems for storage, retrieval and management of information. An additional example of such a group of business functionalities includes on-line business products and services, website creation, electronic commerce, storefront, e-mail, and search engine registration.

25 Another example of such a group of business functionalities for an embodiment of the present invention includes shipping and mailing tools, printing services, and debt collection. A further example of such a group of business functionalities includes on-line recruiting, employee verification and screening, payroll, retirement plan, job posting, salary data, and temporary employees. An  
30 additional example of such a group of business functionalities includes partnerships

with suppliers, hot links to suppliers' hosted applications, and discounts and promotional offers.

A still further example of such a group of business functionalities for an embodiment of the present invention includes tools for developing press releases and banner ads, e-mail, trade shows, joint marketing interactive programs, sales lead programs, on-line marketing tools, and off-line marketing tools. Still another example of such a group of business functionalities includes headlines and news articles, company information, industry information, credit reports, background reports, personalized stock portfolio, live seminars, and real-time communication.

When the user enters a selection of a particular business functionality, the system for an embodiment of the present invention automatically provides the user with interactive access to the selected business functionality via the service provider's hosted application and/or one or more links from the service provider's hosted application to one or more third party-service providers' hosted applications. Information about the selected business functionality is displayed for the user at the user's personal computer, and the user can sign up or register for the selected business functionality.

The system for an embodiment of the present invention automatically integrates the selected business functionality for the user, for example, with another business functionality of the user. For example, the system integrates the selected business functionality with an accounting functionality or a banking functionality. If the selected business functionality is an accounting functionality, for example, the system integrates the accounting functionality with a banking functionality of the user. If the selected business functionality is a banking functionality, for example, the system integrates the banking functionality with the accounting functionality of the user. In addition, the system also integrates, for example, one or more functions with one or more other functions within the selected business functionality.

Additional objects, advantages and novel features of the invention will be set forth in part in the description which follows, and in part will become more apparent

to those skilled in the art upon examination of the following, or may be learned by practice of the invention.

#### **Brief Description of the Attachments**

5        Fig. 1 is a schematic diagram which shows an example overview of key components and the flow of information between key components for the system and method of an embodiment of the present invention;

      Fig. 2 is a flow chart which illustrates an example of the process of providing a user with access to financial and business products and services functionalities for  
10      an embodiment of the present invention;

      Fig. 3 is a table which shows examples of categories of business functionalities for an embodiment of the present invention;

      Fig. 4 is a sample menu screen which illustrates the breakdown of business functions for an embodiment of the present invention;

15        Fig. 5 is a sample e-mail screen for an embodiment of the present invention;

      Fig. 6 is a table which illustrates an example of functionality addressed by company books for an embodiment of the present invention;

      Fig. 7 is a sample accounting screen for an embodiment of the present invention;

20        Fig. 8 is a sample banking screen for an embodiment of the present invention;

      Fig. 9 is a sample payroll screen for an embodiment of the present invention;

      Fig. 10 is a sample merchant acquirer screen for an embodiment of the present invention;

      Fig. 11 is a sample bill presentment screen for an embodiment of the present  
25      invention;

      Fig. 12 is a table which shows examples of the functionality under marketing for an embodiment of the present invention;

      Fig. 13 is a sample promotional items screen for an embodiment of the present invention;



Fig. 14 is a sample marketing center screen for an embodiment of the present invention;

Fig. 15 is a sample on-line store screen for an embodiment of the present invention;

5 Fig. 16 is a sample inventory report screen for an embodiment of the present invention;

Fig. 17 is a sample mailing lists screen for an embodiment of the present invention;

10 Fig. 18 is a sample advertiser list screen for an embodiment of the present invention;

Fig. 19 is a table which shows examples of functionalities addressed by business center for an embodiment of the present invention;

Fig. 20 is a sample purchasing center screen for an embodiment of the present invention;

15 Fig. 21 is a sample purchasing card screen for an embodiment of the present invention;

Fig. 22 is a sample travel center screen for an embodiment of the present invention;

20 Figs. 23-29 show a sample set of credit marketplace screens for an embodiment of the present invention;

Fig. 30 is a sample insurance marketplace screen for an embodiment of the present invention;

Fig. 31 is a table which shows examples of functionalities addressed by news and information for an embodiment of the present invention;

25 Fig. 32 is a sample small business on-line screen for an embodiment of the present invention;

Fig. 33 is a sample newspaper screen for an embodiment of the present invention;

30 Fig. 34 is a sample custom news screen for an embodiment of the present invention;

Fig. 35 is a table which illustrates examples of business functionalities addressed by employee benefits for an embodiment of the present invention;

Fig. 36 is table which shows another example of categories of business functionalities for an embodiment of the present invention;

5        Fig. 37 is a sample menu screen which illustrates an example of another breakdown of business functions for an embodiment of the present invention;

Fig. 38 is a table which shows examples of financial services functionality for an embodiment of the present invention;

10       Fig. 39 is a sample financial services screen for an embodiment of the present invention;

Fig. 40 is a table which shows examples of business on-line functionality for an embodiment of the present invention;

Fig. 41 is a sample business on-line screen for an embodiment of the present invention;

15       Fig. 42 is a table which illustrates examples of business services functionality for an embodiment of the present invention;

Fig. 43 is a sample business services screen for an embodiment of the present invention;

20       Fig. 44 is a table which shows an example of the human resources functionality for an embodiment of the present invention;

Fig. 45 is a sample human resources screen for an embodiment of the present invention;

Fig. 46 is a table which illustrates an example of the marketplace functionality for an embodiment of the present invention;

25       Fig. 47 is a sample marketplace screen for an embodiment of the present invention;

Fig. 48 is a table which shows examples of the sales and marketing functionality for an embodiment of the present invention; and

30       Fig. 49 is a table which illustrates examples of the news and information functionality for an embodiment of the present invention.

### Detailed Description

Referring now in detail to an embodiment of the invention, an example of which is illustrated in the accompanying drawings, Fig. 1 is a schematic diagram  
5 which shows an example overview of key components and the flow of information between key components for an embodiment of the present invention. The system and method of an embodiment of the present invention utilizes computer hardware and software, such as the personal computer (PC) 2 of a small business 4, the website server 6 of a service provider 8, also referred to herein as "financial institution 8" but  
10 not limited to a financial institution, and the website servers, such as website servers 10, 12, of any number of third party service providers, such as service providers 14, 16, coupled over the Internet 18.

An embodiment of the present invention enables the service provider 8, such as the bank or other financial institution, to furnish a set of on-line services for the  
15 small business 4 that integrates the functionality of the services. For example, an embodiment of the present invention integrates purchasing, banking, and travel services with full MIS reporting in a seamless way in which everything is posted to the correct account. The small business 4 is able to track all of these activities, such as the purchasing activities of individual employees who are enrolled in the service.

20 An embodiment of the present invention also enables the small business 4 to have, for example, hosted e-mail access, so it can appear to the rest of the world in a manner similar to that of larger entities. For example, the business owner's e-mail address may appear in the form of "Owner Name @ Company Name.Com" with the business's own domain name, rather than the typical form of "Owner Name @  
25 AOL.Com" if he subscribes to a traditional on-line service.

Typically, the small business 4 may view its world from a confusing perspective of being confronted with multiple vendors of numerous services. As a matter of convenience in organizing functionalities, the system for an embodiment of the present invention groups the needs of small businesses into categories, such as  
30 financial services, desktop computing, and other services, according to a larger

business view of what a small business does. Financial services includes, for example, banking, investments, merchant acquiring, cash management, credit and charge cards, and insurance. Desktop computing includes, for example, accounting, word processing, spreadsheets, and graphics. Other services includes, for example,  
5 purchasing, sales and marketing, legal, travel arrangements, and website creation.

In an embodiment of the present invention, the small business user 4 signs up for service with the financial institution 8, for example, by filling out a response card or calling an 800 number. The business user 4 is then furnished, for example, a compact disk (CD) or a diskette by mail that includes a dialer for Internet Service  
10 Provider (ISP) access. The CD or diskette includes current versions of popular browser products, so the small business 4 can select the particular browser that is appropriate for its environment.

Alternatively, the small business user 4 can sign up for service with the financial institution 8, for example, through the home page website 6 of the financial  
15 institution 8. Fig. 2 is a flow chart which illustrates an example of the process of the user 4 accessing the system for an embodiment of the present invention. At S1, the user 4 at the user's PC 2 with a browser logs on the financial institution's Internet website 6. At S2, the user 4 at the user's PC is prompted for entry of information to register for the service. At S3, the user 4 registers for the service by entering the  
20 information at the user's PC. At S4, the user 4 is prompted to enter a selection from a menu of categories of financial and business products and services. At S5, the user enters a selection for one of the categories.

Referring further to Fig. 2, at S6, the user 4 is prompted to enter a selection and/or register for a business functionality within the selected category. At S7, the  
25 user enters a selection. At S8, the user 4 is given on-line interactive, integrated access to the selected business functionality via the financial institution's hosted application and links to various third party service provider's hosted applications. If the small business 4 happens to be a customer of a particular ISP and is switching to another ISP, the small business 4 can register via the web if it has all the right  
30 technology in place. Once the small business 4 registers, it then has a browser, and

virtually all of the capability for an embodiment of the present invention is delivered through the browser environment.

The system for an embodiment of the present invention runs in an on-line service infrastructure environment and provides the small business 4 with a set of hosted services, such as a hosted travel service that enforces travel policy and has MIS reporting in conjunction, for example, with a purchasing center, so that bulk discount rates can be negotiated. These and other functionalities are all integrated together, and in addition, they communicate, for example, with the accounting packages and on-line banking environment. The integrated financial services include, for example, banking services, such as checking accounts. Such services also include, for example, payroll accounts that link to a payroll service, as well as bill payment services, cash management services, credit card processing and insurance.

In an embodiment of the present invention, the business functions that are found in any organization, large or small, are broken down. Fig. 3 is a table which shows examples of the business functionality for an embodiment of the present invention. Fig. 4 is a sample menu screen which illustrates the breakdown of business functions for an embodiment of the present invention, including, for example, e-mail 20, company books 22, marketing 24, operations 26, business center 28, news and information 30, employee benefits 32, home 34 and help 36. Referring again to Fig. 2, at S5, in response to a prompt, the user 4 at the user's PC 2 enters a selection for one of the business functionalities, such as e-mail 20, company books 22, marketing 24, operations 26, business center 28, news and information 30, and employee benefits.

Referring once more to Fig. 2 for an embodiment of the present invention, at S6, in response to the user's selection of a category of business functionality, a menu screen is displayed for the user 4 at the user's PC which prompts the user 4 for selection and/or registration for a particular business function addressed by the selected category of business functionality, and the user 4 is provided with on-line interactive, integrated access to the selected functionality via the financial

institution's hosted application and/or links to third parties' hosted applications. For example, if at S7, the user 4 enters a selection for the e-mail functionality 20, an e-mail mail screen is displayed for the user 4. Fig. 5 is a sample e-mail 20 screen for an embodiment of the present invention. In response to the user's selection of the e-mail functionality 20, the financial institution's hosted application enables the user 4 to register for the e-mail functionality 20 via the financial institution's application and/or links to third party service providers' hosted applications.

In an embodiment of the present invention, if the user 4 enters a selection for the company books functionality 22, a company books screen is displayed for the user 4 with a menu of functions addressed by the company books functionality 22. Fig. 6 is a table which illustrates an example of functionality addressed by company books 22 for an embodiment of the present invention. The menu under the company books function 22 includes, for example, accounting 40, banking 42, payroll 44, merchant acquirer 46, and bill presentment 48. In response to the user's entry of a selection for the company books function 22, the user 4 is prompted for entry of a selection for a particular business function from the menu under the company books functionality 22.

If the user 4 enters a selection for the accounting function 40, the system for an embodiment of the present invention displays an accounting 40 screen for the user 4 and provides the user 4 with access to various accounting products and services via the financial institution's hosted application and/or links to third parties' hosted applications. Fig. 7 is a sample accounting 40 screen for an embodiment of the present invention. Accounting 40 addresses the accounting package 100 that the small business 4 may use and whether it is an on-line hosted service 102, or if the business 4 has, for example, accounting software 104 installed on its PC 2.

If the user 4 enters a selection for the banking function 42, the system for an embodiment of the present invention displays a banking 42 screen for the user 4 and provides the user 4 with access to various banking products and services via the financial institution's hosted application and/or links to third parties' hosted applications. Fig. 8 is a sample banking 42 screen for an embodiment of the present

invention. For retail merchants, credit cards 114 addresses, for example, how customers pay with credit cards 114 in the business' store as the Internet store or as a physical store. If the user 4 enters a selection for the payroll function 44, the system displays a payroll 44 screen for the user 4 and provides the user 4 with access to various payroll products and services via the financial institution's hosted application and/or links to third parties' hosted applications. Fig. 9 is a sample payroll 44 screen for an embodiment of the present invention.

If the user 4 enters a selection for the merchant acquirer function 46, the system for an embodiment of the present invention displays a merchant acquirer 46 screen for the user 4 and affords the user 4 access to various merchant acquirer products and services via the financial institution's hosted application and/or links to third parties' hosted applications. Fig. 10 is a sample merchant acquirer 46 screen for an embodiment of the present invention. Merchant acquirer 46 addresses the merchant acquirer relationship, for example, for a retail business. If the user enters a selection for the bill presentment function 48, the system displays a bill presentment 48 screen for the user 4 and provides the user 4 with access to various bill presentment products and services via the financial institution's hosted application and/or links to third parties' hosted applications. Fig. 11 is a sample bill presentment screen 48 for an embodiment of the present invention. Bill presentment 48 addresses, for example, the several ways in which the business 4 can get its bills on-line.

In an embodiment of the present invention, if the user 4 enters a selection for the marketing functionality 24, a marketing screen is displayed for the user 4 with a menu of functions addressed by the marketing functionality 24. Fig. 12 is a table which shows examples of the functionality under marketing 24 for an embodiment of the present invention. Marketing 24 addresses providing a set of marketing tools for the small business 4 to leverage in doing the marketing of its small business. The menu under the marketing function 24 includes, for example, promotional items 50, marketing center 52, and mailing lists 54. In response to the user's entry of a selection for the marketing function 24, the user 4 is prompted for entry of a selection

of a particular marketing function from the menu under the marketing functionality  
24.

If the user enters a selection for the promotional items function 50, the system  
for an embodiment of the present invention displays a promotional items 50 screen  
5 for the user 4 and provides the user 4 with access to various promotional items  
products and services via the financial institution's hosted application and/or links to  
third parties' hosted applications. Fig. 13 is a sample promotional items 50 screen  
for an embodiment of the present invention. If the user 4 enters a selection for the  
marketing center function 52, the system displays a marketing center 52 screen for  
10 the user 4 and affords the user 4 access to various marketing products and services  
via the financial institution's hosted application and/or links to third parties' hosted  
applications. Fig. 14 is a sample marketing center 52 screen for an embodiment of  
the present invention. Fig. 15 is a sample on-line store 130 screen for an  
embodiment of the present invention. Fig. 16 is a sample inventory report 132 screen  
15 for an embodiment of the present invention.

If the user enters a selection for the mailing lists function 54, the system for  
an embodiment of the present invention displays a mailing lists 54 screen for the user  
and provides the user 4 with access to various mailing lists products and services via  
the financial institution's hosted application and/or links to third parties' hosted  
20 applications. Fig. 17 is a sample mailing lists 54 screen for an embodiment of the  
present invention. Fig. 18 is a sample advertiser list 134 screen for an embodiment  
of the present invention.

If the user 4 enters a selection for the business center functionality 28, the  
system for an embodiment of the present invention displays a business center 28  
25 screen for the user 4 with a menu of functions addressed by the business center  
functionality 28. Fig. 19 is a table which shows examples of functionality addressed  
by business center 28 for an embodiment of the present invention. The menu under  
the business center function 28 includes, for example, purchasing center 60,  
purchasing card 62, travel center 64, credit marketplace 66, and insurance  
30 marketplace 68.



If the user 4 enters a selection for the purchasing center function 60, the system for an embodiment of the present invention displays a purchasing center 60 screen for the user 4 and provides the user 4 with access to various purchasing products and services via the financial institution's hosted application and/or links to third parties' hosted applications. Fig. 20 is a sample purchasing center 60 screen for an embodiment of the present invention. For an example of the purchasing center function 60, if the business 4 needs to buy an item, such as a new computer, or if the business 4 is a restaurant and needs to buy a stove, the financial institution 8 puts together leverage buying contracts 142 in some of the key purchasing areas, so the business 4 can get the kind of discounts to which an individual small business typically does not have access.

If the user 4 enters a selection for the purchasing card function 62, the system for an embodiment of the present invention displays a purchasing card 62 screen for the user 4 and provides the user 4 with access to various purchasing card products and services via the financial institution's hosted application and/or links to third parties' hosted applications. Fig. 21 is a sample purchasing card 62 screen for an embodiment of the present invention.

If the user enters a selection for the travel center function 64, the system for an embodiment of the present invention displays a travel center 64 screen for the user 4 and affords the user 4 access to various travel products and services via the financial institution's hosted application and/or links to third parties' hosted applications. Fig. 22 is a sample travel center 64 screen for an embodiment of the present invention. The travel center function 64 not only provides reservation capabilities 151 that are also discounted 153, but also helps the small business 4 or a larger size business write and enforce a travel policy 150. The travel center function 64 gives such businesses MIS reporting 152 for better control of their travel expenses.

If the user enters a selection for the credit marketplace function 66, the system for an embodiment of the present invention displays a credit marketplace 66 screen for the user 4 and provides the user 4 with access to various credit products and

services via the financial institution's hosted application and/or links to third parties' hosted applications. Figs. 23-29 show a sample set of credit marketplace 66 screens for an embodiment of the present invention. The credit marketplace function 66 is an open arena for small businesses seeking credit, so they can fill out a common application 154. The financial institution 8 negotiates with member lenders in advance, and the member lenders offer a variety of negotiated credit products 156 for the small business 4. Based on an initial characterization of both the business of the small business 4 and the type of credit it is looking for, the financial institution 8 comes back with the appropriate institution who make those kinds of loans 158. The small business 4 fills out the common application 154 which is sent to whichever of the lenders it selects.

If the user 4 enters a selection for the insurance marketplace function 68, the system for an embodiment of the present invention displays an insurance marketplace 68 screen for the user 4 and provides the user 4 with access to various insurance products and services via the financial institution's hosted application and/or links to third parties' hosted applications. Fig. 30 is a sample insurance marketplace 68 screen for an embodiment of the present invention. The insurance marketplace function 68 provides an open marketplace for small businesses that are looking for insurance that is very similar to the credit marketplace function 66.

In an embodiment of the present invention, if the user 4 enters a selection for the news and information functionality 30, the system provides the user 4 with access to various news and information products and services via the financial institution's hosted application and links to third parties' hosted applications. Fig. 31 is a table which shows examples of functionality addressed by news and information 30 for an embodiment of the present invention, including, for example, small business on-line 70, newspaper 72, and custom news 74. Fig. 32 is a sample small business on-line 70 screen for an embodiment of the present invention. Fig. 33 is a sample newspaper 72 screen for an embodiment of the present invention. Fig. 34 is a sample custom news 74 screen for an embodiment of the present invention.

In an embodiment of the present invention, if the user 4 enters a selection for the employee benefits functionality 32, the system provides the user 4 with access to various employee benefits products and services via the financial institution's hosted application and/or links to third parties' hosted applications. Fig. 35 is a table which  
5 illustrates examples of business functionality under employee benefits 32 for an embodiment of the present invention. The employee benefits functionality 32 provides, for example, a retirement planning center 180, so that small businesses that are looking to start retirement savings, such as an individual or sole proprietor who is looking for a Keogh plan 182, or a small business with a few hundred employees  
10 looking for a 401(k) plan 184, has a place to go to be educated about retirement plans and the different benefits, as well as to be able to initiate relationships 186 through appropriate institutions. In addition, other functionality provides capabilities for small businesses in recruiting 188 and employee training 192 and other employment-related functionality, such as how to conduct interviews 194, how to choose  
15 candidates 195, as well as a recruiting marketplace 190 and, for example, a resume service 196.

In an embodiment of the present invention, the small business user 4 looks at the different business functions and can select, for example, existing relationships the small business has, for example, handling its accounting 40 under company books  
20 22, or the small business user 4 can enter its existing bank. If the small business' bank has an on-line banking 106 option service offering, when the small business user 4 clicks on a selection, for example, of "My Bank Accounts," the small business 4 will get its bank.

In an embodiment of the present invention, when the small business 4 does  
25 not have an existing relationship, as for example, typically today small businesses do not have a bill presentment relationship, when the small business user 4 clicks on a selection for bill presentment 48, the small business user 4 is presented with an education screen which talks about the bill presentment service and what different bill presentment service providers are available. The small business user 4 can select  
30 a bill presentment service provider and enroll in the service that is selected. Once the

small business 4 enrolls, the next time the small business user 4 clicks on bill presentment 48, the small business 4 goes directly to the selected service provider.

An embodiment of the present invention provides links to an number of third party service providers' websites, such as websites 10, 12. There are, for example, two kinds of services, one of which is, for example, "in-the-box" services for which there is an arrangement between the service provider, such as third party service providers 14 or 16, and the small business on-line service 70 of the financial institution 8. With in-the-box services, when the small business user 4 clicks on a selection for banking 42 under company books 22, the small business's bank account is displayed on the small business's PC 2 within the small business' integrated environment window. If the small business user 4 clicks on a selection, for example, of merchant acquirer 46 under company books 22, the merchant acquirer page pops up within the small business window.

If the small business user 4 clicks on a selection, for example, for banking 42 and the small business's account is with a service provider, such as third party service provider 14 or 16, with which the financial institution 8 does not have an agreement, a link is provided to the service provider's website 10 or 12, and it pops up in a separate window but can still be controlled from the main control area within the command center for an embodiment of the present invention. An initial browser window which displays the menu and the business function is referred to as the command center and is the small business's view of its operation. The system provides a common place to which the small business user 4 can go to find all the different pieces of running the business of the small business.

In an embodiment of the present invention, if the small business user 4 wishes to sign up, for example, for electronic bill presentment, the small business user 4 simply clicks on bill presentment 48 and can sign up for a service provider's electronic bill presentment service. The system for an embodiment of the present invention uses authenticated log-in. The financial institution 8 typically has a fairly deep relationship with the small business 4 and knows all about the small business 4 and its business. The small business user 4 clicks on the service which the small

business 4 wants, and if it is a service for which the financial institution 8 has an agreement with a service provider, such as third party service provider 14 or 16, the service provider accepts the application forms 154 of the financial institution 8. The application form 154 pops up on the browser of the small business's PC 2 fully pre-  
5 populated with all the information about the particular small business 4, and it is only necessary for the small business user 4 to verify that all of the information is still current and select, for example, an "Okay" button.

When the small business user 4 verifies the information by selecting the "Okay" button, depending on for what service the small business user 4 is signing up,  
10 there may be varying legal and regulatory requirements. For example, if the small business user 4 is signing up for bill presentment 48, the initial sign-up is on-line, but it is followed by paperwork that must be printed out by the small business user 4 and signed and sent to the service provider 14 or 16, for example, with voided checks for signature verification purposes. Similarly, with retirement services under employee  
15 retirement planning center 180, a signature is required, so there must be a print out. With other services, such as buying a computer with a credit card under purchasing center 60, the small business user 4 is simply prompted, for example, with a display, such as "Do you want to buy it?" and "Is this the credit card you want to use?" and the small business user 4 responds by entering "Yes," and the transaction will occur.

20 In an embodiment of the present invention, security is provided by the use of digital certificates for authenticated log-in, so each small business designates a security person who is in charge of assigning users and access control, as well as transaction control. A larger sized small business, for example, may not allow everyone to travel, so the small business 4 can restrict some of its employees to  
25 prohibit them from making travel arrangements. Likewise, small businesses may typically designate only one person who can purchase goods and/or services. Encryption is used for privacy protection on communication between the browser of the small business's PC 2 and the financial institution's website server 6.

The system for an embodiment of the present invention has two faces. In  
30 addition to the small business command center, which is the small business's view of

its own operations, the system provides a companion to that, which is the small business on-line service 70. The small business on-line service 70 is an information and publication resource, that is the small business's view to the outside world. Much of the functionality and information content that is part of the on-line service 5 70 is available through a web front end for small business users who are, for example, surfing the web.

An embodiment of the present invention provides, for example, a three-tiered offering for the system. One such tier, referred to as the small business channel, is the small business on-line service 70, which provides a website that is open to the 10 public with, for example, information 200, articles 202, tools 204, and tips 206 about small business operation in general. It provides a website which small business users can visit and read as often as they like. It is a small business portal site, but the relationship with the financial institution 8 is fairly thin, because users are just coming and reading and leaving.

15 A second such tier for an embodiment of the present invention, referred to as small business channel plus, is a type of on-line service or small business channel for small businesses that for whatever reason are not ready to take the plunge and move to an integrated environment, but that may want access to things like the purchasing center 60 or the travel center 64. For example, some small businesses may want to 20 secure such services at a reduced fee which is less than what the financial institution 8 normally charges for the fully integrated solution. Small business channel plus allows small businesses to subscribe to one or more of the centers, such as the purchasing center 60 for a reduced charge of a few dollars per month. Such small businesses become paying customers with the expectation of service on the part of 25 the financial institution 8 and may return to the financial institution's website 6 more often as business dictates.

The third such tier for an embodiment of the present invention, referred to as the small business solution, is available for small businesses which want the fully integrated environment and are willing to pay the full subscription fee. The financial 30 institution 8 has relationships with such businesses that go beyond that of merely a

customer. Such businesses have an expectation of a very high level of service from the financial institution 8. Thus, the financial institution 8 becomes a strategic partner with such small businesses in the operation of their business, because the financial institution 8 is a key to their day-to-day operations.

5           Once small businesses enter the fully integrated solution for an embodiment of the present invention, they can have, for example, accounting software 100 on their desktops, and they can have an on-line relationship for banking 106. When small businesses enter the integrated environment, the financial institution 8 is able to provide the tools for things that are in their world, such as the accounting software  
10   104 that runs on their PCs, but which is not on-line, and their bank accounts 108 or their merchant acquirer 46 relationships, that are on-line, by providing the right integration components between the two.

          An important aspect of an embodiment of the present invention is, for example, the concept of registration, which enables the financial institution 8, in a  
15   sense, to actually begin to own the small business customer 4, as well as the concept of personalization. For example, when the small business user 4 logs onto the website 6 for an embodiment of the present invention, the main focus is all about whatever the small business user's business is.

          When the small business user 4 at a terminal, such as the user's PC 2, logs  
20   onto the hosted application for an embodiment of the present invention, a member registration section is presented to the user 4, for example, on the left hand side of the screen or the user's PC 2. Further, the user 4 is offered an option, for example, to scan in a logo, so that the website 6 is all about the user 4 and what the user 4 has pre-selected in terms of some of the products and services that the user 4 can access.  
25   When the user 4 comes to the website 6, it functions as a personal portal for the user 4, for example, as the user 4 has his or her cup of coffee in the morning sitting at the user's PC 2. Another important aspect of an embodiment of the present invention includes a robust number of partners, such as partners 14, 16, and a wide assortment and variety of such partners.

In an embodiment of the present invention, the business functions found in an organization, regardless of size, can be broken down into categories in various ways. Fig. 36 is a table with shows another example of categories of business functionalities for an embodiment of the present invention. Fig. 37 is a sample menu screen which illustrates an example of another breakdown of business functions for an embodiment of the present invention, including, for example, financial services 80, business on-line 82, business services 84, marketplace 86, human resources 88, sales and marketing 90, and news and information 92. Referring again to Fig. 2, at S5, in response to a prompt, the user 4 at the user's PC 2 enters a selection for one of such business functionalities, such as financial services 80, business on-line 82, business services 84, marketplace 86, human resources 88, sales and marketing 90, and news and information 92.

In an embodiment of the present invention, if the user 4 enters a selection for the financial services functionality 80, the system displays a financial services 80 screen for the user 4 and provides the user 4 access to variorum financial products and services via the financial institution's hosted application and/or links to third parties' hosted applications. Fig. 38 is a table which shows examples of financial services functionality 80 for an embodiment of the present invention. Fig. 39 is a sample financial services 80 screen for an embodiment of the present invention. The financial services functionality 80 includes, for example, financial products and services 210 of one or more financial services providers, such as a financial institution 8, as well as links to hosted applications for other financial products and services 212. The financial services functionality 80 also includes, for example, an electronic wallet functionality 214 for use in performing financial transactions.

In an embodiment of the present invention, if the user 4 enters a selection for the business on-line functionality 82, the system displays a business on-line screen for the user 4 and affords the user 4 access to various business on-line products and services via the financial institution's hosted application and/or links to third parties' hosted applications. Fig. 40 is a table which shows examples of business on-line functionality 82 for an embodiment of the present invention. Fig. 41



is a sample business on-line 82 screen for an embodiment of the present invention. The business on-line functionality 82 includes, for example, links to hosted applications for on-line business products and services 220 for such things as website creation 222, electronic commerce 224, store front 226, and an e-mail component 5 228, as well as registration in a search engine 230; where the financial institution 8 offers its customers, such as small business 4, for example, free multiple page websites, in addition to the ability to access a website, and a full electronic commerce storefront.

In an embodiment of the present invention, if the user 4 enters a selection for 10 the business services functionality 84, the system displays a business services 84 screen for the user 4 and provides the user 4 with access to various business service products and services via the financial institution's hosted application and/or links to third parties' hosted applications. Fig. 42 is a table which illustrates examples of business services functionality 84 for an embodiment of the present invention. Fig. 15 43 is a sample business services 84 screen for an embodiment of the present invention. The business services functionality 84 provides an alliance with one or more providers of shipping and mailing tools 232, including, for example, shipping 234, mailing 236, and tracking 238 features of all types. The business services functionality 84 also includes, for example, a relationship with a provider of printing 20 services 240. In addition, the business services functionality 84 includes a functionality referred to as World's Easiest Printing Center, which links to a hosted application that allows all of the user's materials to be actually proofed on-line 242 and out into a shopping basket. Additionally, the business services functionality 84 also includes, for example, tools, such as a debt collections product 244 and on-line 25 backup products 246, which enable the user 4 to backup the user's computer files if the user 4 needs help with collecting debts.

The system and method for an embodiment of the present invention provides links to each of these hosted applications through deals with the respective providers and provides integration of these products or web based business applications. The 30 concept of integration means, for example, that when the user 4 buys a product or

service in the purchasing center 60 for an embodiment of the present invention, the transaction actually goes back to the user's accounting package 100 and then integrates with the user's banking package 106. The user's banking relationship can be, for example, with the financial institution 8 which provides the system and  
5 method for an embodiment of the present invention or some other banking institution, such as third party service providers 14, 16.

In an embodiment of the present invention, if the user 4 enters a selection for the human resources functionality 88, the system displays a human resources 88 screen and provides access to various human resources products and services via the  
10 financial institution's hosted application and/or links to third parties' hosted applications. Fig. 44 is a table which shows an example of the human resources functionality 88 for an embodiment of the present invention. Fig. 45 is a sample human resources 88 screen for an embodiment of the present invention. Another aspect of the integration concept is found, for example, in the human resources  
15 functionality 88, which includes a payroll feature 254 that integrates with the banking functionality 42. An embodiment of the present invention provides a link, for example, to a payroll services system 116 that links to the user's banking package 106 when the user 4 enters the user's bank account information. The human resources functionality 88 includes, for example, on-line recruiting 250, employment  
20 verification or screening 252, a payroll feature 254, a 401(k) feature 258, a job posting resume search service 260, a salary data feature 262, and a temporary employees feature 264.

A further aspect of the integration concept for an embodiment of the present invention includes, for example, the merchant acquiring functionality 46. In addition  
25 to providing links to other hosted applications, the merchant acquiring functionality 46 also includes one or more functions that are integrated within the application for an embodiment of the present invention.

In an embodiment of the present invention, if the user 4 enters a selection for the marketplace functionality 86, the system displays a marketplace 86 screen for the  
30 user 4 and provides the user 4 with access to various vendors' products and services

via the financial institutions hosted application and/or links to third parties' hosted applications. Fig. 46 is a table which illustrates an example of the marketplace functionality 86 for an embodiment of the present invention. Fig. 47 is a sample marketplace screen 86 for an embodiment of the present invention. The marketplace  
5 functionality 86 includes, for example, partnerships with suppliers 270 of office supplies 272, computers 274, and software 276, as well as suppliers 270 of any other items 278 which the small business 4 may conceivably need. In addition to providing the hot links to the partners' hosted applications 280, an embodiment of the present invention also provides, for example, discounts and/or promotional offers  
10 282 from the partners, such as partners 14, 16. As an alternative to providing links to hosted applications of the suppliers, the marketplace functionality 86 for an embodiment of the present invention provides a shopping cart type of functionality 284, which in turn provides a tighter integration of all the partners.

In an embodiment of the present invention, if the user 4 enters a selection for  
15 the sales and marketing functionality 90, the system affords the user 4 access to various sales and marketing tools via the financial institution's hosted application and links to third parties' hosted applications. Fig. 48 is a table which shows examples of the sales and marketing 90 functionality for an embodiment of the present invention. The sales and marketing functionality 90 of the system and  
20 method for an embodiment of the present invention includes, for example, additional work tools 290 with regard to developing press releases 292, banner ads 294, e-mail 296, trade shows 298, joint marketing interactive programs 300, sales lead programs 302, and other types of marketing tools 304 both on-line and off-line.

If the user 4 enters a selection for the news and information functionality 92,  
25 the system for an embodiment of the present invention provides the user with access to various news and information products and services via the financial institution's hosted application and/or links to third parties' hosted applications. Fig. 49 is a table which illustrates examples of the news and information functionality for an embodiment of the present invention. The news and information functionality 92  
30 provides, for example, headlines and news articles 306, company information 308,

industry information 310, credit reports 312, and background reports 314 directly relative to the specific business of a registered user, as well as personalized stock portfolios 316 for small businesses. In addition, an embodiment of the present invention includes a Frequently Asked Questions (FAQ) feature, which channels to  
5 the partners.

Another feature of the system and method for an embodiment of the present invention is the provision, for example, of live seminars 318, which can also involve one or more partners, such as partners 14, 16. In the live seminars feature 318 for an embodiment of the present invention, users are able to sign up and are actually given  
10 seminars with a wide variety of topics that are relevant to small business owners, including, but not limited to, e-commerce, and also including, for example, various industry experts.

A key feature of the system and method for an embodiment of the present invention is to build a concept of community among small businesses. Thus, an  
15 embodiment of the present invention also focuses on providing as near as possible real-time communications 320 among the small business owners who are a part of the community for an embodiment of the present invention, as well as local interaction 322 around individual business types 324 and common processes 326.

In addition, functionality of the purchasing center application 60 for an  
20 embodiment of the present invention provides the ability to have a type of auction component 144, which enables small businesses to list their products and services in the small business purchasing center 60. Thus, the small businesses are able to sell their products and services to the community for an embodiment of the present invention.

25 An embodiment of the present invention includes, for example, three concepts. A first such concept, is the small business portal which is based on a laundry list of business needs that small businesses have, and which involves contracting with a variety of different providers and vendors to give these services to small businesses. A second such concept, referred to as a portal plus version, is a

variation on the portal which allows for personalization, and which allows a small business to come to the portal 70 and go through the registration process.

In the second such concept for an embodiment of the present invention, referred to as the portal plus version, the small business user 4 logs on, and behind  
5 the portal page 70 is a page that looks very similar to the portal page 70, but which is customized for each individual small business. For example, the small business user's logo is imported, and the small business 4 is given customized services on that personal page. All of the data around transactions that are particular to that individual small business 4 appears on that portal personal page.

10 If the small business 4, for example, buys the merchant acquiring service 46 for an embodiment of the present invention and there is data about the daily proceeds and chargebacks, the small business user 4 goes onto the portal page 70 and signs in through the personalization section, all in the personal page with customization. The small business user 4 clicks on merchant acquirer 46 and what comes up is not a  
15 sales tool, but is the actual data that pertains to the small business's individual account for every product and service for which personal information about that product can be produced. That feature results in the small business 4 continually returning, and it begins to set the stage for integrating all of the component parts.

In an embodiment of the present invention, the small business's books can be  
20 imported and bookkeeping capabilities provided to the small business 4. The object is an Enterprise Resources Planning (ERP) model, which is an integrated model, taking all of those components and integrating them all together through data flows, which hubs around accounting functions, and through which all of the relevant transactions and data that hub to that small business' books are tied in. The system  
25 and method for an embodiment of the present essentially provides hosted applications for small businesses who have outsourced all of their business activities to the system provider 8. The system provider 8 essentially runs the small businesses' business for them, but with the small businesses' own branding.

A third such concept for an embodiment of the present invention is an interim  
30 version, which falls in between the integrated version and the portal plus version, and

which provides a bundled version for certain small businesses. In the bundled version, a number of the products and services are bundled up and offered on a subscription model for small businesses which do not necessarily need heavy duty integration, but which simply want to get into the web space.

5           The method and system for an embodiment of the present invention makes use, for example, of browser, cable, cell phone, wireless applications, and other types of delivery. The system may, but does not necessarily, make use of a website.

          An embodiment of the present invention also includes the credit marketplace 66, where a whole host of products and services of various financial providers offer  
10   small businesses access to various types of financial products, including, but not limited to, loans 158 and financing types 160 of vehicles, and small business functions 162, including, but not necessarily, accounting 164, technology-related human resources 166, and marketing 168.

          The term ERP as used herein refers to integration of business processes in an  
15   on-line format. When the small business user 4 turns on his or her PC 2, his or her business is presented for the small business 4 as his or her business. When the user 4 decides to perform a transaction, the transaction and everything that the user 4 does explodes across all of the business applications that are run for the small business 4 by the system for an embodiment of the present invention.

20           In an embodiment of the present invention, if the user 4 decides to buy, for example, a new computer, the user 4 goes out to a preferred partner and makes the purchase, using, for example, the electronic wallet 214. An embodiment of the present invention makes use of the electronic wallet 214 and computer based related electronic systems for storage 211, retrieval 213, and management 215 of personal  
25   information, including personal financial information. The electronic wallet 214 checks the user's bank account, confirms that there is enough money in the account, performs the purchase, and debits the bank account. The electronic wallet 214 debits the small business's books, updates its general ledger system and receivable, arranges the shipping, performs all the monitoring of the transaction of the purchase, and it all

happens simultaneously with one set of keystrokes for all of those actions for all the components around that one transaction.

Various preferred embodiments of the invention have been described in fulfillment of the various objects of the invention. It should be recognized that these  
5   embodiments are merely illustrative of the principles of the present invention.  
Numerous modifications and adaptations thereof will be readily apparent to those skilled in the art without departing from the spirit and scope of the present invention. Accordingly, the invention is only limited by the following claims.

What is claimed is:

1. A method for providing integrated interactive access to at least one business functionality for a user, comprising:
  - allowing the user to access a service provider's hosted application;
  - 5 receiving a selection by the user of at least one business functionality by the service provider's hosted application;
  - providing the user interactive access to the selected business functionality; and
  - integrating the selected business functionality for the user.
- 10 2. The method of claim 1, wherein allowing the user to access further comprises allowing the user to access the service provider's hosted application from a computing device.
3. The method of claim 2, wherein allowing the user to access further comprises allowing the user to access the service provider's hosted application from  
15 the computing device over a network.
4. The method of claim 3, wherein allowing the user to access further comprises allowing the user to access the service provider's hosted application from the computing device with a browser over a global network.
5. The method of claim 4, wherein allowing the user to access further  
20 comprises allowing the user to access the service provider's hosted application from the computing device with the browser on an Internet website of the service provider.
6. The method of claim 5, wherein allowing the user to access further comprises allowing the user to register on the Internet website of the service provider.
- 25 7. The method of claim 1, wherein receiving the user's selection further comprises prompting the user for entry of the selection.
8. The method of claim 7, wherein receiving the user's selection further comprises prompting the user for entry of the selection from a group of business functionalities within a category of financial and business products and services.



9. The method of claim 7, wherein receiving the user's selection further comprises receiving the user's selection from a group of business functionalities consisting of accounting, banking, payroll, merchant acquirer, and bill presentment.

10. The method of claim 7, wherein receiving the user's selection further  
5 comprises receiving the user's selection from a group of business functionalities consisting of purchasing center, purchasing card, travel center, credit marketplace, and insurance marketplace.

11. The method of claim 7, wherein receiving the user's selection further  
10 comprises receiving the user's selection from a group of business functionalities consisting of small business on-line, newspaper, and custom news.

12. The method of claim 7, wherein receiving the user's selection further  
15 comprises receiving the user's selection from a group of business functionalities consisting of financial products and services, links to hosted applications for financial institution products and services, and electronic wallet and related computer based electronic systems for storage, retrieval and management of information.

13. The method of claim 7, wherein receiving the user's selection further  
20 comprises receiving the user's selection from a group of business functionalities consisting of links to hosted applications for on-line business products and services, website creation, electronic commerce, storefront, electronic mail, and search engine registration.

14. The method of claim 7, wherein receiving the user's selection further  
comprises receiving the user's selection from a group of business functionalities consisting of shipping and mailing tools, printing services, debt collection.

15. The method of claim 7, wherein receiving the user's selection further  
25 comprises receiving the user's selection from a group of business functionalities consisting of on-line recruiting, employee verification and screening, payroll, retirement plan, job posting, salary data, temporary employees.

16. The method of claim 7, wherein receiving the user's selection further  
comprises receiving the user's selection from a group of business functionalities

consisting of partnerships with suppliers, hot links to suppliers hosted applications, discounts and promotional offers.

17. The method of claim 7, wherein receiving the user's selection further comprises receiving the user's selection from a group of business functionalities  
5 consisting of tools for developing press releases and banner ads, electronic mail, trade shows, joint marketing interactive programs, sales lead programs, on-line marketing tools, and off-line marketing tools.

18. The method of claim 7, wherein receiving the user's selection further comprises receiving the user's selection from a group of business functionalities  
10 consisting of headlines and news articles, company information, industry information, credit reports, background reports, personalized stock portfolio, live seminars, real-time communication.

19. The method of claim 7, wherein receiving the user's selection further comprises receiving a selection by the user of the category of financial and business  
15 products and services functionality.

20. The method of claim 19, wherein receiving the user's selection further comprises prompting the user for entry of the selection of the category of financial and business products and services from a group of categories of financial and business products and services functionalities.

20 21. The method of claim 20, wherein receiving the user's selection further comprises receiving the user's selection of the category of financial and business products and services functionalities from the group of categories of financial and business functionalities consisting of banking, investments, merchant acquiring, cash management, credit and charge cards, and insurance.

25 22. The method of claim 20, wherein receiving the user's selection further comprises receiving the user's selection of the category of financial and business products and services functionalities from the group of categories of financial and business products and services consisting of accounting, word processing, spreadsheets, and graphics.

23. The method of claim 20, wherein receiving the user's selection further comprises receiving the user's selection of the category of financial and business products and services functionalities from the group of categories of financial and business products and services consisting of purchasing, sales and marketing, legal,  
5 travel arrangements, and website creation.

24. The method of claim 20, wherein receiving the user's selection further comprises receiving the user's selection of the category of financial and business products and services functionalities from the group of categories of financial business products and services functionalities consisting of e-mail, company books,  
10 marketing, operations, business center, news and information, and employee benefits.

25. The method of claim 20, wherein receiving the user's selection further comprises receiving the user's selection of the category of financial and business products and services functionalities from the group of categories of financial and business products and services consisting of financial services, business on-line,  
15 business services, marketplace, human resources, sales and marketing, and news and information.

26. The method of claim 1, wherein providing the interactive access further comprises providing the user interactive access to the selected business functionality via the service provider's hosted application.

20 27. The method of claim 26, wherein providing the interactive access further comprises providing the user interactive access to the selected business functionality via a link from the service provider's hosted application to the hosted application of at least one other service provider.

28. The method of claim 27, wherein providing the interactive access  
25 further comprises allowing the user to register for the selected business functionality.

29. The method of claim 1, wherein integrating further comprises integrating the selected business functionality with another business functionality of the user.

30. The method of claim 1, wherein integrating further comprises integrating at least one function within the selected functionality with at least one other function within the selected functionality.

31. The method of claim 1, wherein integrating further comprises  
5 integrating the selected business functionality with an accounting functionality of the user.

32. The method of claim 1, wherein integrating further comprises integrating the selected business functionality with a banking functionality of the user.

10 33. The method of claim 1, wherein the selected business functionality further comprises a banking functionality, and wherein integrating further comprises integrating the banking functionality with an accounting functionality of the user.

34. The method of claim 1, wherein the selected business functionality further comprises an accounting functionality, and wherein integrating further  
15 comprises integrating the accounting functionality with a banking functionality of the user.

35. The method of claim 1, wherein the selected business functionality further comprises an electronic mail functionality, and wherein integrating further comprises integrating the electronic mail functionality with at least one of an  
20 accounting functionality and a banking functionality.

36. The method of claim 1, wherein the selected business functionality further comprises an inventory report functionality, and wherein integrating further comprises integrating the inventory report functionality with at least one of an accounting functionality and a banking functionality.

25 37. A system for providing integrated interactive access to a business functionality for a user, comprising:

means for allowing the user to access a service provider's hosted application;

means for receiving a selection by the user of at least one business  
30 functionality by the service provider's hosted application;

means for providing the user interactive access to the selected business functionality; and

means for integrating the selected business functionality for the user.

38. The system of claim 37, wherein the means for allowing the access  
5 further comprises a computing device coupled to a network.

39. The system of claim 38, wherein the means for allowing the access further comprises the computing device with a browser coupled to a global network.

40. The system of claim 39, wherein the means for allowing the access further comprises the computing device with the browser coupled to an Internet  
10 website server.

41. The system of claim 37, wherein the means for receiving the selection further comprises a computing device coupled to a network.

42. The system of claim 41, wherein the means for receiving the selection further comprises the computing device with a browser coupled to a global network.

15 43. The system of claim 42, wherein the means for receiving the selection further comprises the computing device with the browser coupled to an Internet website server.

44. The system of claim 37, wherein the means for providing the user interactive access further comprises a computing device coupled to a network.

20 45. The system of claim 44, wherein the means for providing the user interactive access further comprises the computing device with a browser coupled to a global network.

46. The system of claim 45, wherein the means for providing the user interactive access further comprises the computing device with the browser coupled  
25 to a server of the service provider.

47. The system of claim 46, wherein the means for providing the user interactive access further comprises a link from the service provider's server to a server of at least one other service provider.

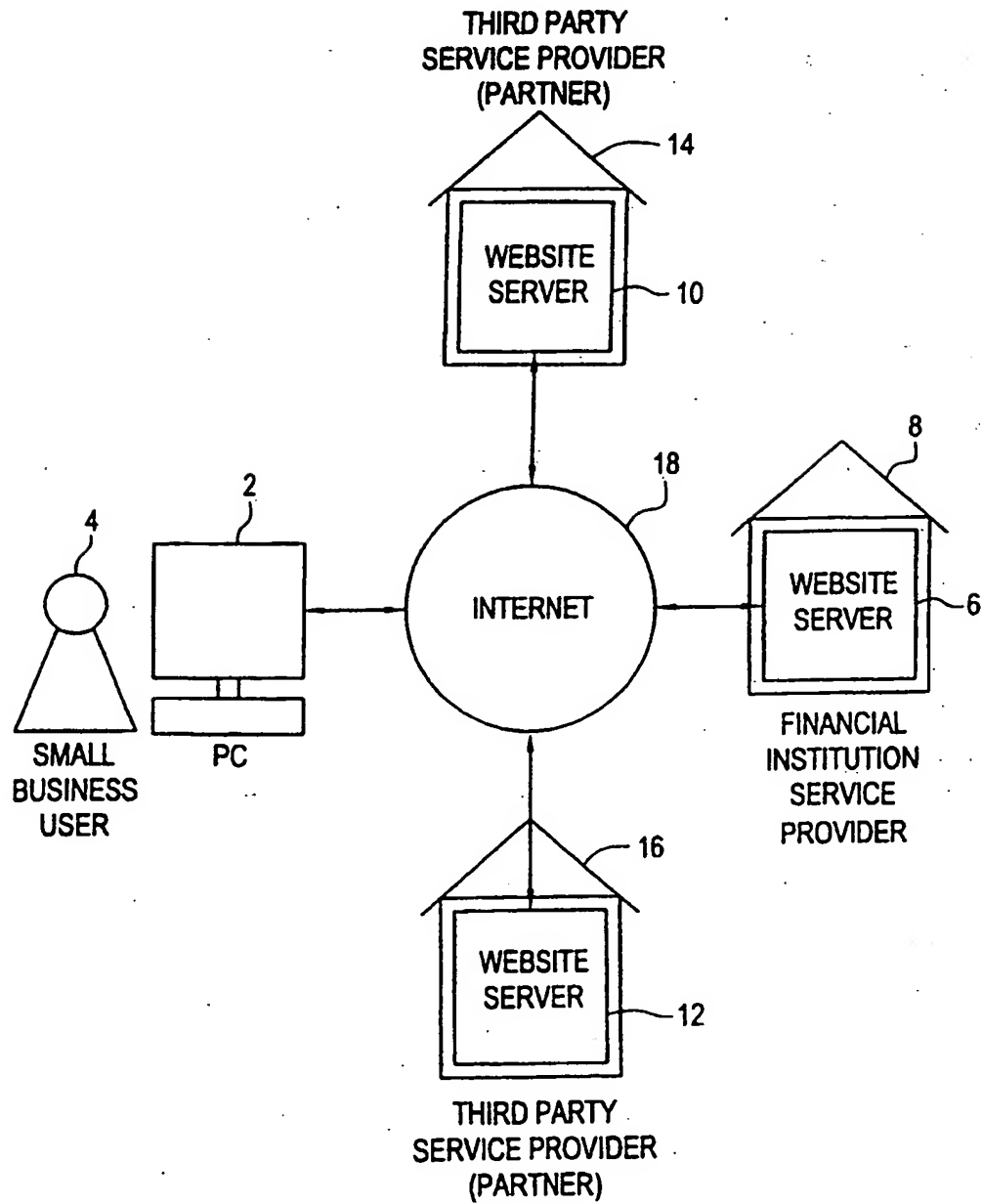
48. The system of claim 37, wherein the means for integrating further comprises a computing device coupled to a server of the service provider over a network.

49. The system of claim 48, wherein the means for integrating further  
5 comprises the computing device with a browser coupled to the service provider's server.

50. The system of claim 49, wherein the means for integrating further comprises a link from the service provider's server to a server of at least one other service provider.

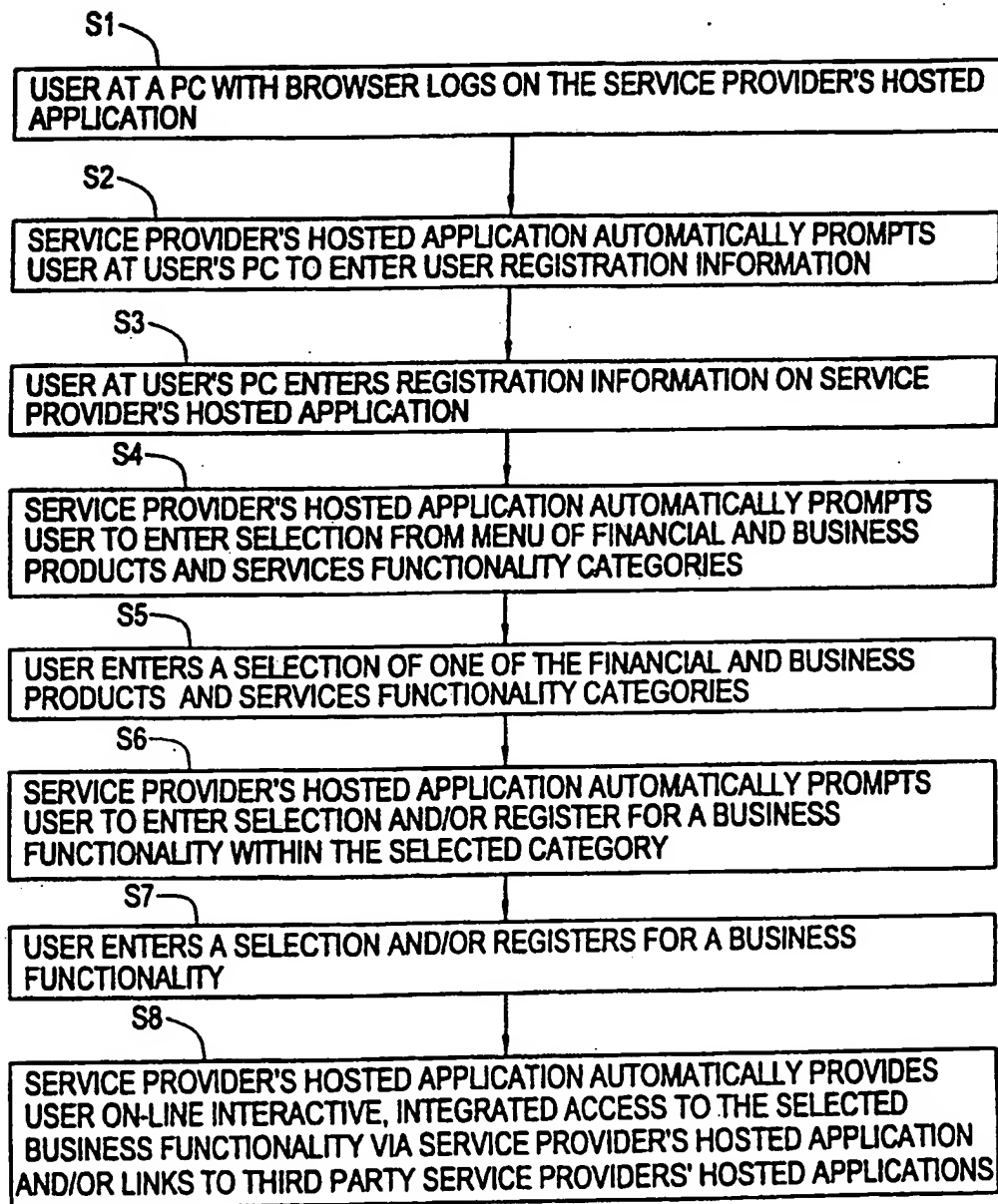
1 / 4 4

FIG. 1



2 / 4 4

FIG. 2





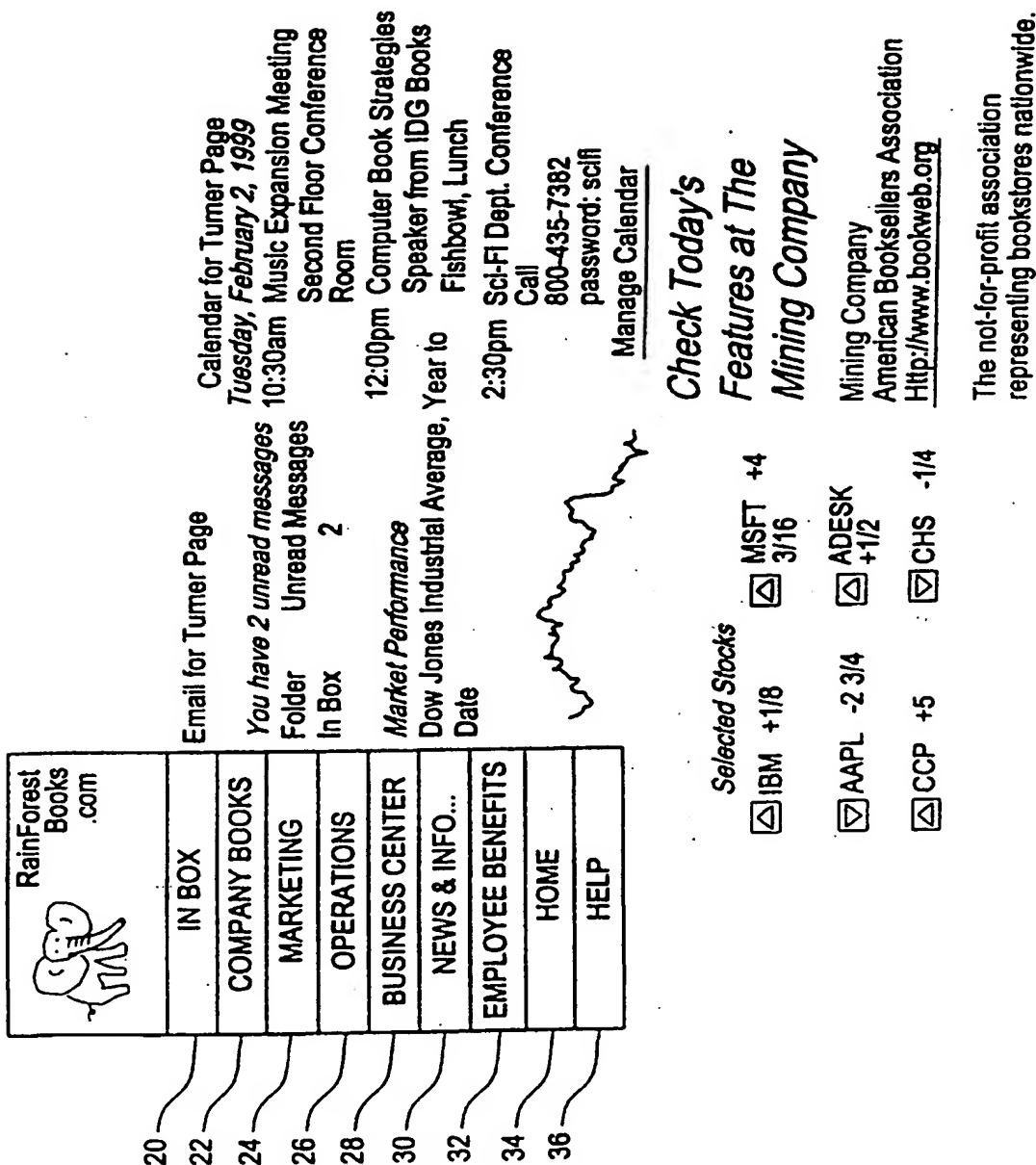
3 / 4 4

FIG. 3

|    |                      |
|----|----------------------|
| 20 | E-MAIL               |
| 22 | COMPANY BOOKS        |
| 24 | MARKETING            |
| 26 | OPERATIONS           |
| 28 | BUSINESS CENTER      |
| 30 | NEWS AND INFORMATION |
| 32 | EMPLOYEE BENEFITS    |


4 / 4 4

FIG. 4



5 / 4 4

FIG. 5

|   |                      |                                    |                  |
|---|----------------------|------------------------------------|------------------|
|  | In Box ~ 20          |                                    |                  |
| IN BOX  | From                 | Subject                            | Received         |
| COMPANY BOOKS   | Travelers Insurance  | Renewal Notice                     | 10/26/98 9:34am  |
| MARKETING   | Melissa Page         | HI From School                     | 10/25/98 2:00pm  |
| OPERATIONS  | Traveler's Insurance | Welcome                            | 10/25/98 4:26pm  |
| BUSINESS CENTER   | Eric Taupe           | I just read a great book           | 10/24/98 3:56pm  |
| EMPLOYEE BENEFITS   | Cliff                | Special Rate on Car Loans          | 10/23/98 6:10 pm |
| HOME  | WilCapital           | New IPO Available                  | 10/23/98 12:14am |
| HELP  | Net SAAvers          | American Airlines Net SAAver Fares | 10/7/98 1:22am   |

6 / 4 4

FIG. 6

|     |                                    |
|-----|------------------------------------|
| 22  | COMPANY BOOKS                      |
| 40  | ACCOUNTING                         |
| 100 | ACCOUNTING PACKAGES                |
| 102 | ON-LINE HOSTED SERVICE             |
| 104 | INSTALLED ON USER'S PC             |
| 42  | BANKING                            |
| 106 | ON-LINE BANKING PACKAGES           |
| 108 | CHECKING ACCOUNTS                  |
| 110 | PAYROLL ACCOUNT                    |
| 112 | CASH MANAGEMENT SERVICES           |
| 114 | CREDIT CARD PROCESSING             |
| 44  | PAYROLL                            |
| 116 | PAYROLL SERVICE                    |
| 46  | MERCHANT ACQUIRER                  |
| 118 | LINKS TO OTHER HOSTED APPLICATIONS |
| 120 | INTEGRATED WITH OTHER FUNCTIONS    |
| 48  | BILL PRESENTMENT                   |
| 121 | ON-LINE BILL DELIVERY AND PAYMENT  |



8 / 4 4

FIG. 8





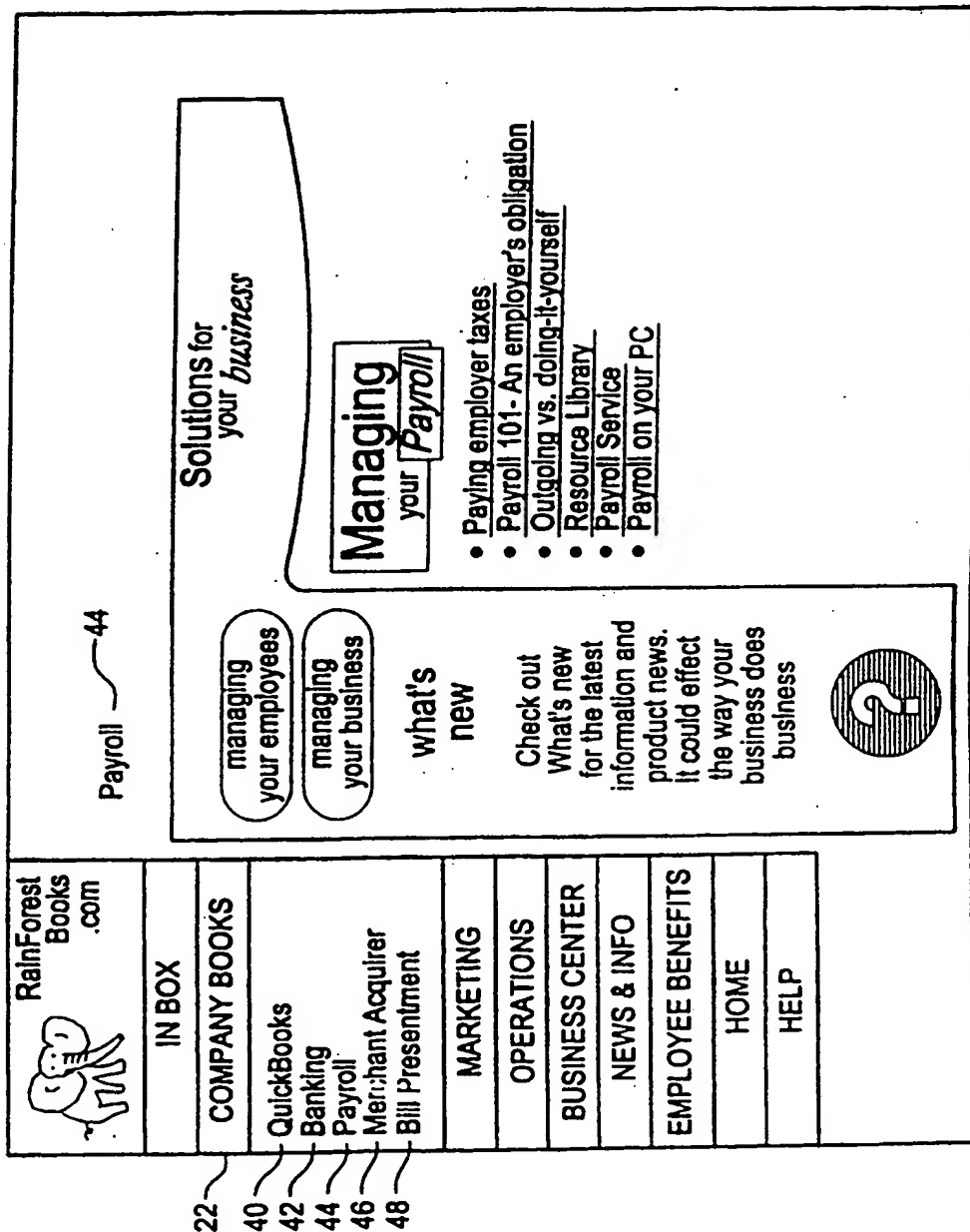

|  |  |  |  |
|--|--|--|--|
|   |  |  Internet zone  |  |
| IN BOX<br>COMPANY BOOKS<br><br>Purchasing Center<br>MARKETING<br>OPERATIONS<br>BUSINESS CENTER<br>NEW & INFO...<br>EMPLOYEE BENEFITS<br>HOME<br>HELP |  | Logon<br><br><div style="border: 1px solid black; padding: 10px; margin: 10px auto; width: 80%;">                      Logon ID: <input type="text"/><br/>                     Password: <input type="password"/> </div><br>Features at The Mining Company |  |
| CITIBANK    |  | NEXT   |  |

FIG. 9



10 / 44


FIG. 10

|   |  |                       |      |            |      |          |          |          |          |          |  |
|---|--|-----------------------|------|------------|------|----------|----------|----------|----------|----------|--|
|  |  | Merchant Acquire — 46 |      |            |      |          |          |          |          |          |  |
| IN BOX  |  | Merchant #:           |      | From Date: |      | To Date: |          |          |          |          |  |
|   |  | 172357                |      | 10/29/98   |      | 10/29/98 |          |          |          |          |  |
| COMPANY BOOKS   |  | Store                 | Term | Batch      | Sis. | Ser. No. | Net Dep. | Date     | Begin    | End      |  |
| QuickBooks  |  | 0152                  | 0001 | 00749      | A    | 13330000 | 56.60    | 10/29/98 | 08:26:56 | 08:27:30 |  |
| Banking   |  | 0152                  | 0001 | 00620      | A    | 13330000 | 1800.00  | 10/29/98 | 08:55:51 | 09:01:25 |  |
| Payroll   |  | 0152                  | 0002 | 00313      | A    | 12566500 | 15.00    | 10/29/98 | 08:59:03 |          |  |
| Merchant Acquirer   |  | 0152                  | 0001 | 00613      | A    | 13330000 | 100.01   | 10/29/98 | 09:09:06 | 09:11:30 |  |
| Bill Presentment  |  | 0152                  | 0002 | 00314      | A    | 12566500 | 751.02   | 10/29/98 | 09:10:15 | 09:15:47 |  |
| MARKETING   |  | 0152                  | 0001 | 00610      | A    | 13330000 | 25.48    | 10/29/98 | 09:16:18 |          |  |
| OPERATIONS  |  | 0152                  | 0001 | 00315      | A    | 13330000 | 8.50     | 10/29/98 | 09:22:31 |          |  |
| BUSINESS CENTER   |  |                       |      |            |      |          |          |          |          |          |  |
| NEW & INFO...   |  |                       |      |            |      |          |          |          |          |          |  |
| EMPLOYEE BENEFITS   |  |                       |      |            |      |          |          |          |          |          |  |
| HOME  |  |                       |      |            |      |          |          |          |          |          |  |
| HELP  |  |                       |      |            |      |          |          |          |          |          |  |



11 / 44

FIG. 11



RainForest  
Books  
.com

IN BOX

COMPANY BOOKS

QuickBooks  
Banking  
Payroll  
Merchant Acquirer  
Bill Presentation

MARKETING

OPERATIONS

BUSINESS CENTER


NEWS & INFO...

EMPLOYEE BENEFITS

HOME


HELP

Bill Presentation — 48



TRANSPPOINT

Imagine receiving and paying your bills over the Internet with a few keystrokes or the click of a mouse. No checks to write. No payment coupons to fill out. No envelopes to stuff. No stamps to stick. No hassle to get to the post office on time. Internet Bill Delivery and Payment from TRANSPPOINT is the first and only integrated round-trip service linking Billers with Consumers and their respective Financial Institutions to make the payment process faster, simpler, cleaner and more economical for everyone.




12/44

FIG. 12


|     |                   |
|-----|-------------------|
| 24  | MARKETING         |
| 50  | PROMOTIONAL ITEMS |
| 52  | MARKETING CENTER  |
| 130 | ON-LINE STORE     |
| 132 | INVENTORY REPORTS |
| 54  | MAILING LISTS     |
| 134 | ADVERTISER LISTS  |

13 / 44

FIG. 13

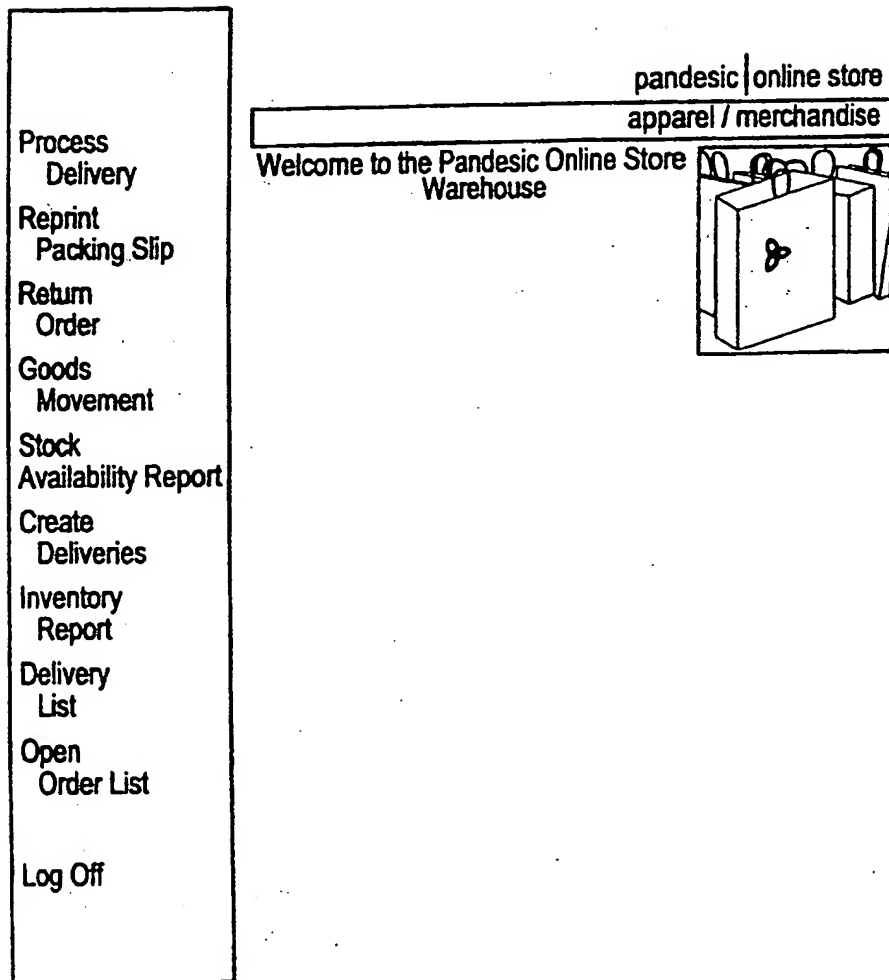
|   |   |  |
|---|---|--|
|  | <p>Promotional Items — 50</p> <p>Many marketing items are available, all imprinted with your logo: select an item below to begin the process:</p> <div data-bbox="675 873 724 1335"> <input type="text" value="BL8 Book marker 9" x1.5"=""/> <input type="button" value="v"/> </div> <p>Next, send us your logo:</p> <input type="button" value="select"/> <p>Finally, send us the mailing list file for mailing these items to your customers and prospects:</p> <input type="button" value="select"/> <p>We'll do the rest!</p> |  |
| IN BOX  |   |  |
| COMPANY BOOKS   |   |  |
| MARKETING   |   |  |
| Promotional Items   |   |  |
| Market Center   |   |  |
| Mailing Lists   |   |  |
| OPERATIONS  |   |  |
| BUSINESS CENTER   |   |  |
| NEWS & INFO...  |   |  |
| EMPLOYEE BENEFITS   |   |  |
| HOME  |   |  |
| HELP  |   |  |

1 4 / 4 4  
FIG. 14

|  |  |  |
|--|--|--|
|  <p>RainForest<br/>Books<br/>.com</p> | Marketing Center — 52  |  |
| IN BOX   | <b>Highlights</b><br>Week of October 26,<br>1998   | <b>Answers to your Questions<br/>About...</b>  |
| COMPANY BOOKS  | <b>Building Your Small<br/>Business Web Site</b><br>Not sure you need a<br>web site? Brian<br>Underdahl, author of<br>Small Business<br>Computing for<br>Dummies, can help<br>you decide if it's worth<br>your time. | <ul style="list-style-type: none"> <li>• Developing a marketing strategy</li> <li>• Marketing your consulting services</li> <li>• Advertising</li> <li>• Marketing communications</li> <li>• Marketing on the web</li> <li>• Public relations</li> <li>• Trade shows, events, and product demos</li> </ul>                           |
| MARKETING  |  |  |
| Promotional Items<br>Marketing Center<br>Mailing Lists   |  |  |
| OPERATIONS   |  |  |
| BUSINESS CENTER  |  |  |
| NEWS & INFO...   |  |  |
| EMPLOYEE BENEFITS  |  |  |
| HOME   | <b>Internet Marketing: Is<br/>Real Progress on the<br/>Horizon?</b>  | <b>Search Small Business:</b>  |
| HELP   | Marketing your<br>business on the web<br>may seem like too<br>much of a hassle, but<br>for lots of businesses,<br>it's worth the effort.   | <input type="text"/> <input type="button" value="Search"/> <input type="button" value="Search&lt;br/&gt;Tips"/>  |
|  | <b>Tools &amp; Services</b><br>• Sample marketing<br>plan<br>• Sample press<br>release   | <b>Small Biz Talk<br/>Overheard in Marketing:</b><br><br>"...contact the local paper and ask if<br>they do a business spotlight. The<br>paper will do an interview and put all<br>the information you would like in the<br>article...it is more a news story, but<br>you will get a great response." -<br>Patti's Discount Furniture |
|  | <b>Find an Advertising<br/>Counselor in your<br/>area:</b>   | <b>Marketing</b>   |
|  | Your ZIP Code: <input type="text"/><br><input type="button" value="GO!"/><br>(Tip: Try 4 digits followed by *)   |  |

15 / 44

FIG. 15



| Inventory Report |             |            |            |
|------------------|-------------|------------|------------|
| Query Criteria   |             |            |            |
| Product #        | Book Number | (optional) |            |
| Warehouse        | (A.I.)      |            | (optional) |
| Supplier         |             |            | (optional) |
| Quantity on hand |             |            | (optional) |
| Sort Level 1     | Warehouse   |            | (optional) |
| Sort Level 2     | Vendor      |            | (optional) |
| Sort Level 3     | Material    |            | (optional) |
| Sort Level 4     | (None)      |            | (optional) |
| Create Report    |             |            |            |


  

| Product | Description | Vendor            | Vendor Products | Location                  | Quantity  |
|---------|-------------|-------------------|-----------------|---------------------------|-----------|
| BOOK123 | Life and    | SupplierCo., Inc. |                 | East Coast Demo Warehouse | 1,000,000 |
| BOOK87  | Story of    | SupplierCo., Inc. |                 | West Coast Demo Warehouse | 943,000   |

Return





17 / 4 4

FIG. 17

|  |                    |  |                    |
|--|--------------------|--|--------------------|
| <br>RainForest<br>Books<br>.com | Mailing Lists — 54 |  | -awaiting content- |
| IN BOX   |                    |  |                    |
| COMPANY BOOKS  |                    |  |                    |
| MARKETING  |                    |  |                    |
| Promotional Items<br>Marketing Center<br>Mailing Lists   |                    |  |                    |
| OPERATIONS   |                    |  |                    |
| BUSINESS CENTER  |                    |  |                    |
| NEWS & INFO...   |                    |  |                    |
| EMPLOYEE BENEFITS  |                    |  |                    |
| HOME   |                    |  |                    |
| HELP   |                    |  |                    |

18 / 44

FIG. 18

|   |               |  |                      |                  |  |                   |                        |                        |                          |             |             |
|---|---------------|--|----------------------|------------------|--|-------------------|------------------------|------------------------|--------------------------|-------------|-------------|
|    | <b>IN BOX</b> |  | <b>COMPANY BOOKS</b> | <b>MARKETING</b> | Promotional Items<br>Marketing Center<br>Mailing Lists | <b>OPERATIONS</b> | <b>BUSINESS CENTER</b> | <b>NEWS &amp; INFO</b> | <b>EMPLOYEE BENEFITS</b> | <b>HOME</b> | <b>HELP</b> |
| <div data-bbox="423 579 618 1377"> <p>  <b>SuppRAGE Services</b><br/>  <a href="#">Shop</a> <a href="#">Consumer</a> <a href="#">Yellow</a> <a href="#">Web Site</a> <a href="#">Classified</a> <a href="#">City</a><br/> <a href="#">Online</a> <a href="#">Guide</a> <a href="#">Pages</a> <a href="#">Search</a> <a href="#">Ads</a> <a href="#">Link</a><br/>           Truth, Justice,         </p> </div> <div data-bbox="618 579 659 1377"> <p> <a href="#">Click here to advertise.</a><br/> <a href="#">Home</a> <a href="#">Detail Search</a> <a href="#">Results</a> </p> </div> <div data-bbox="659 579 699 1377"> <p> <b>Results</b> <a href="#">Advertising-Agencies &amp; Counselors (1-11 of 11)</a> </p> </div> <div data-bbox="699 579 821 1377"> <p> <a href="#">Click</a> or business name for map and more info<br/> <a href="#">Buy a mailing list for "Advertising-Agencies &amp; Counselors"</a> </p> </div> <div data-bbox="821 579 943 1377"> <p> <b>ALL LISTINGS</b><br/> <a href="#">Appert &amp; Brownlee Limited</a><br/>           2435 Maplewood Avenue, Winston Salem, NC 27103<br/>           (336) 722-7550         </p> </div> <div data-bbox="943 579 1065 1377"> <p> <a href="#">Carolina Advertising Products</a><br/>           2767 London Lane, Winston Salem, NC 27103<br/>           (336) 760-4007         </p> </div> <div data-bbox="1065 579 1187 1377"> <p> <a href="#">Daily Group</a><br/>           1365 Westgate Center Drive #E2, Winston Salem, NC 27103<br/>           (336) 760-1401         </p> </div> <div data-bbox="683 579 797 747"> <p> <a href="#">Click here to avoid the Fashion Police...</a> </p> </div> <div data-bbox="797 579 919 747"> <p> <b>CONSUMER GUIDE</b><br/>  </p> </div> <div data-bbox="919 579 1040 747"> <p> <a href="#">Click here</a><br/> <b>FEBRUARY</b> </p> </div> <div data-bbox="1040 579 1162 747"> <p> <a href="#">Shop Online for computers</a> </p> </div> |               |  |                      |                  |  |                   |                        |                        |                          |             |             |



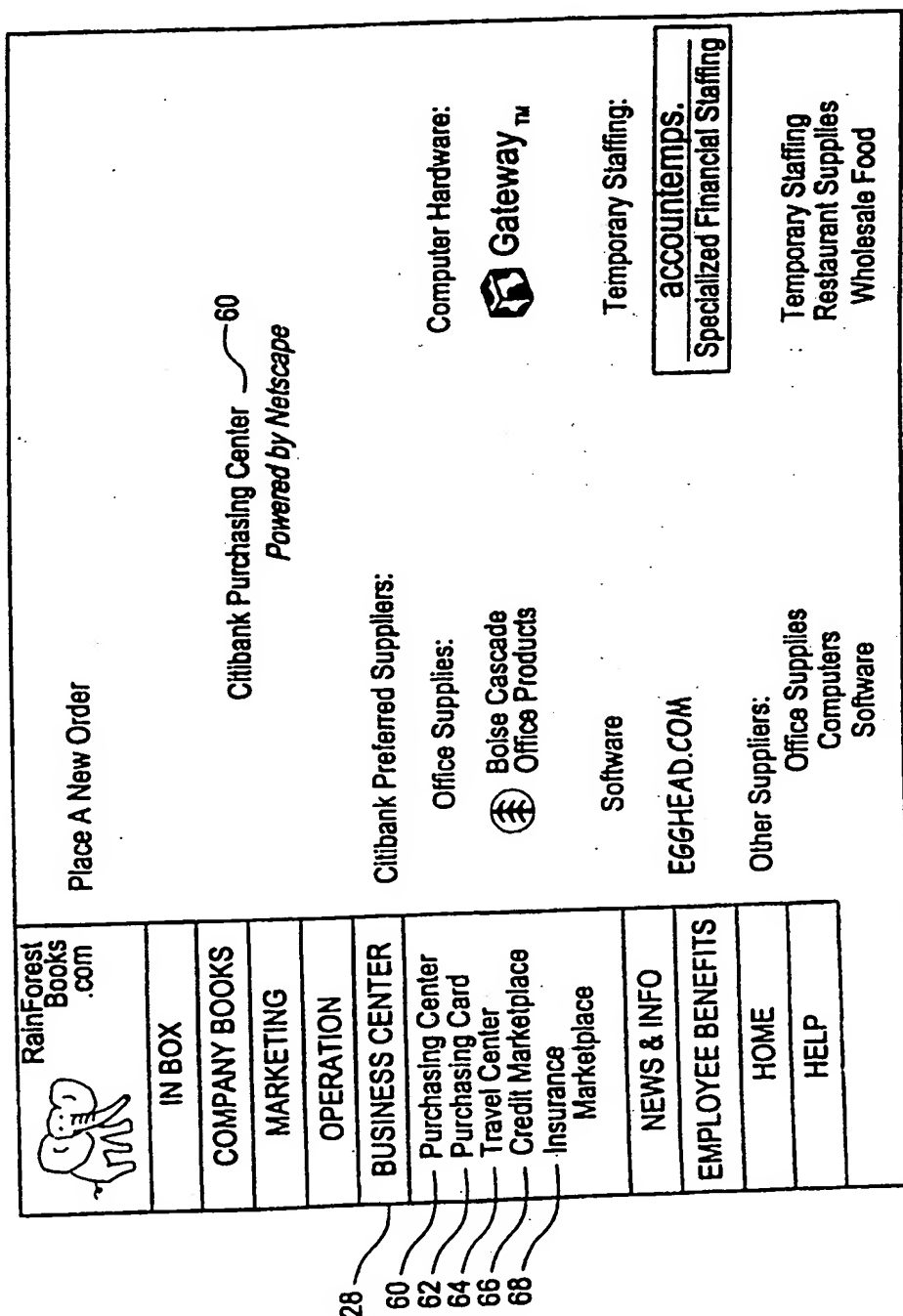
19 / 44

FIG. 19

|     |                                    |
|-----|------------------------------------|
| 28  | BUSINESS CENTER                    |
| 60  | PURCHASING CENTER                  |
| 140 | PREFERRED SUPPLIERS                |
| 142 | LEVERAGED BUYING CONTRACTS         |
| 144 | AUCTION COMPONENT FOR USER-TO-USER |
| 62  | PURCHASING CARD                    |
| 146 | CREDIT CARD POLICY                 |
| 148 | CREDIT CARD TRACKING               |
| 64  | TRAVEL CENTER                      |
| 150 | TRAVEL POLICY                      |
| 151 | RESERVATIONS                       |
| 152 | TRAVEL EXPENSE TRACKING            |
| 153 | DISCOUNTS                          |
| 66  | CREDIT MARKETPLACE                 |
| 154 | COMMON APPLICATION                 |
| 156 | NEGOTIATED CREDIT PRODUCTS         |
| 158 | LOANS                              |
| 160 | FINANCING TYPES                    |
| 162 | SMALL BUSINESS FUNCTIONS           |
| 164 | ACCOUNTING SERVICES                |
| 166 | TECHNOLOGY RELATED HUMAN RESOURCES |
| 168 | MARKETING                          |
| 68  | INSURANCE MARKETPLACE              |
| 170 | COMMON APPLICATION                 |
| 172 | NEGOTIATED INSURANCE PRODUCTS      |


20 / 44

FIG. 20













2 1 / 4 4

FIG. 21


|   |   |                                 |  |   |
|---|---|---------------------------------|--|---|
|                      | Purchasing Card — 62  |                                 |  |   |
| IN BOX  |   |                                 |  |   |
| COMPANY BOOKS   | TBR00600T<br>Citibank Business Card<br>Unit: 10010 20003<br>30004 40006 |                                 |  |   |
| MARKETING   | RainForestBooks.com<br>Merchant Analysis<br>Supply Retail               |                                 |  |   |
| OPERATION   | Page 1<br>September 30, 1998  |                                 |  |   |
| BUSINESS CENTER   |   |                                 |  |   |
| Purchasing Center<br>Purchasing Card<br>Travel Center<br>Credit Marketplace<br>Insurance<br>Marketplace | SIC #<br><br>6039 ...9550   | Card Holder<br><br>Page, Turner | Merchant<br><br>Gateway<br>Compaq<br>Dell<br>Gateway | Loc. Post Tran. Amt.<br><br>Internet 01/03 01/02 \$2,600.35<br>Staples 01/08 01/05 \$5,010.00<br>Internet 01/27 01/23 \$2,950.86<br>Internet 02/15 02/13 \$3,203.00 |
| NEWS & INFO   |   |                                 |  |   |
| EMPLOYEE BENEFITS   |   |                                 |  |   |
| HOME  |   |                                 |  |   |
| HELP  |   |                                 |  |   |

22/44

## FIG. 22

|   |  |  |
|---|--|--|
|  <b>RainForest Books .com</b><br><b>IN BOX</b><br><b>COMPANY BOOKS</b><br><b>MARKETING</b><br>Promotional Items<br>Marketing Center<br>Mailing Lists<br><b>OPERATIONS</b><br><b>BUSINESS CENTER</b><br><b>NEWS &amp; INFO...</b><br><b>EMPLOYEE BENEFITS</b><br><b>HOME</b><br><b>HELP</b> | <b>Travel Center</b> ~ 64  |  |
|   |  <b>Book a Flight</b>   |  <b>Rent a Car</b>              |
|   |  <b>Reserve a Hotel</b>   |  <b>Vacations &amp; Cruises</b> |
|   |  <b>Special Deals</b>   |  <b>Destination Guide</b>     |
|   | <b>TRAVEL TOOLS</b>  <b>It's Everywhere You Want To Be</b>  <b>Secure Transactions are Guaranteed.</b>   |  |
|   | <b>RESERVATIONS</b> <b>Book Your Roundtrip Flight Now!</b> <b>Need a login name?</b><br><i>Search for roundtrip flights by lowest fare and special offers.</i>   |  |
|   | Leaving from: <input type="text"/><br>Going to: <input type="text"/><br>Depart: <input type="text" value="January"/> <input type="text" value="1"/> <input type="text" value="6:00 AM"/><br>Return: <input type="text" value="January"/> <input type="text" value="1"/> <input type="text" value="6:00 AM"/><br><b>Search Flights</b>  |  |
|   | <b>Special Features</b><br><div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 5px; text-align: center;"> <b>WIN A CARRIBBEAN CRUISE</b><br/> <br/> <a href="#">Click here</a><br/> <b>Register to win!</b> </div> <div style="border: 1px solid black; padding: 5px; text-align: center;"> <b>Enter to Win A European Ski Trip</b><br/> <b>Enter now!</b> </div> </div> |  |
| <b>FEATURES</b><br>• Maps<br>• Weather<br>• Currency Converter<br>• Frequent Traveler Info.<br>• Newsletter Subscription<br>• Electronic Ticketing<br>• Seat Maps<br>• Security Guarantee<br>• Our Privacy Policy   |  |  |
| <b>GUIDES</b><br>• Destination<br>• Bed & Breakfast<br>• Ski Resort Guide   |  |  |

**Travel Headlines**  
 • U.S. and International Fares from \$178 roundtrip  
 • ATA offers one-way U.S. Fares from \$89  
[more news and sales...](#)  
  
**Experience the Caribbean in 360°**  




**ENTER To Win A Cruise**

 Explore the white sand beaches and dive in clear blue waters with 360° panoramas of four Caribbean islands and the SS Norway.


23 / 44

FIG. 23

|  |  |  |
|--|--|--|
|                   | e-Citi Credit Marketplace — 66   |  |
| IN BOX   | <i>find Money for your business<br/>Now</i>  |  |
| COMPANY BOOKS  | <ol style="list-style-type: none"> <li>1. <b>It's FREE!</b><br/>Answer a few questions about your business and financial needs and we'll build you a customized business financing software application <b>FREE!</b></li> <li>2. <b>It's Easy!</b><br/>We do the leg work to find all the financing options available to you. Then your free software can be used to print out clean, professional-looking financing applications to send to your lenders.<br/><b>It's Secure.</b><br/>All private information is given in your e-Citi Credit Marketplace Interview, your free software, which resides on your computer, not the Internet. No private information is transmitted over the Internet.</li> <li>3.</li> </ol> |  |
| MARKETING  |  |  |
| OPERATIONS   |  |  |
| BUSINESS CENTER  |  |  |
| Purchasing Center<br>Purchasing Card<br>Travel Center<br>Credit Marketplace<br>Insurance Marketplace |  |  |
| NEWS & INFO  |  |  |
| EMPLOYEE BENEFITS  |  |  |
| HOME   |  |  |
| HELP   |  |  |
| <i>Let's start</i>   |  |  |


2 4 / 4 4

FIG. 24

|  |   |  |
|--|---|--|
|   | RainForest Books .com<br>e-Citi Credit Marketplace  |  |
| IN BOX   |   |  |
| COMPANY BOOKS  | 7 Quick Questions   |  |
| MARKETING  |   |  |
| OPERATIONS   |   |  |
| BUSINESS CENTER<br>Purchasing Center<br>Purchasing Card<br>Travel Center<br>Credit Marketplace<br>Insurance<br>Marketplace | 1. Where is your business located? <input type="text" value="North Carolina"/> ▾<br>2. When was your business established? <input type="text" value="1 to 2 years ago"/> ▾<br>3. What is your business ownership structure? <input type="text" value="General partnership"/> ▾<br>4. What are your business' gross annual revenues? <input type="text" value="\$0 - \$99,999"/> ▾<br>5. Which lender does your business use? <input type="text" value="American Express"/> ▾<br>6. How much money do you want to borrow? <input type="text" value="\$0 - \$4,999"/> ▾<br>7. What is your SIC code? <input type="text" value="123"/> |  |
| NEWS & INFO...   |   |  |
| EMPLOYEE BENEFITS  |   |  |
| HOME   |   |  |
| HELP   |   |  |
| <div style="text-align: right;"> <input type="button" value="continue"/> </div>  |   |  |


25 / 44

FIG. 25

|   |  |
|---|--|
|  RainForest<br>Books<br>.com | <p>e-Citi Credit Marketplace</p> <p>Your Financing Options<br/>Click the type of financing you want to apply for to continue.</p> <ul style="list-style-type: none"> <li>• <i>Charge or Credit Card Financing</i><br/>(4 available)</li> <li>• <i>Lease Financing</i><br/>(2 available)</li> <li>• <i>Line of Credit</i><br/>(3 available)</li> <li>• <i>Loan</i><br/>(2 available)</li> </ul> <p style="text-align: center;">(back)</p> |
| IN BOX  |  |
| COMPANY BOOKS   |  |
| MARKETING   |  |
| OPERATIONS  |  |
| BUSINESS CENTER   |  |
| Purchasing Center<br>Purchasing Card<br>Travel Center<br>Credit Marketplace<br>Insurance<br>Marketplace       |  |
| NEWS & INFO...  |  |
| EMPLOYEE BENEFITS   |  |
| HOME  |  |
| HELP  |  |

20 / 14


FIG. 26

|   |  |   |                          |   |                       |                        |           |
|---|--|---|--------------------------|---|-----------------------|------------------------|-----------|
|    |  | e-Citi Credit Marketplace   |                          |   |                       |                        |           |
| Compare Your Finance Options<br>Check the boxes to select up to three options and click Continue.   |  |   |                          |   |                       |                        |           |
| IN BOX<br>COMPANY BOOKS<br>MARKETING<br>OPERATIONS<br>BUSINESS CENTER<br>Purchasing Center<br>Purchasing Card<br>Travel Center<br>Credit Marketplace<br>Insurance<br>Marketplace<br>NEWS & INFO...<br>EMPLOYEE BENEFITS<br>HOME<br>HELP |  | Lender  | Select                   | Amount of Financing   | Application Questions | Lender's Response Time | Details   |
|   |  | American Express  | <input type="checkbox"/> | Delta Sky Miles (r)<br><input type="checkbox"/> \$0-20000         | 30                    | 336 hours              | More Info |
|   |  | American Express  | <input type="checkbox"/> | Gold Corporate Charge Card<br><input type="checkbox"/> \$0-100000 | 32                    | 336 hours              | More Info |
|   |  | American Express  | <input type="checkbox"/> | Gold Corporate Optima (r)<br><input type="checkbox"/> \$0-20000   | 34                    | 336 hours              | More Info |
|   |  | Centura   | <input type="checkbox"/> | Centura VISA Business Card<br><input type="checkbox"/> \$0-50000  | 171                   | 72 hours               | More Info |
|   |  | <div style="display: flex; justify-content: space-between;"> <span>back</span> <span>continue</span> </div> |                          |   |                       |                        |           |




27 / 44

FIG. 27

|   |   |  |
|---|---|--|
|    | <p><b>e-Citi Credit Marketplace</b></p>   |  |
| IN BOX  |   |  |
| COMPANY BOOKS   | <p>Credit Account Interview</p>   |  |
| MARKETING   | <p>Tell us how your business is organized:</p>  |  |
| OPERATIONS  | <p> <input type="radio"/> Sole Proprietor/Proprietorship<br/> <input type="radio"/> Partnership<br/> <input type="radio"/> General Partnership<br/> <input type="radio"/> Limited Partnership<br/> <input type="radio"/> Limited Liability Partnership<br/> <input type="radio"/> Non-Profit<br/> <input type="radio"/> C Corporation - Private<br/> <input type="radio"/> C Corporation - Public<br/> <input type="radio"/> S Corporation<br/> <input type="radio"/> PS Corporation<br/> <input type="radio"/> Limited Liability Company<br/> <input type="radio"/> Professional Association<br/> <input type="radio"/> Municipality<br/> <input type="radio"/> Trust<br/> <input type="radio"/> Other Please Explain         </p> |  |
| <p><b>BUSINESS CENTER</b></p> <p>Purchasing Center<br/>Purchasing Card<br/>Travel Center<br/>Credit Marketplace<br/>Insurance<br/>Marketplace</p> | <p> <input type="radio"/> Cash Accounts?<br/> <input type="radio"/> Life Insurance Policies?<br/> <input type="radio"/> Personal Residences?<br/> <input type="radio"/> Real Estate Ventures?<br/> <input type="radio"/> Vehicles?<br/> <input type="radio"/> Other Assets         </p>   |  |
| NEWS & INFO...  | <p> <input type="radio"/> Owner 1 Assets<br/> <input type="radio"/> Owner 1 Liabilities         </p>  |  |
| EMPLOYEE BENEFITS   | <p> <input type="radio"/> Secured Notes to Banks?<br/> <input type="radio"/> Unsecured Notes to Banks?<br/> <input type="radio"/> Secured Notes to Others?<br/> <input type="radio"/> Unsecured Notes to Others?<br/> <input type="radio"/> Income<br/> <input type="radio"/> Expenses         </p>   |  |
| HOME  |   |  |
| HELP  |   |  |
| <div style="text-align: right; margin-right: 50px;"> <input type="button" value="submit"/> </div>   |   |  |


28 / 44

FIG. 28



|   |   |  |
|---|---|--|
|  RainForest<br>Books<br>.com | e-Citi Credit Marketplace   |  |
| IN BOX  |   |  |
| COMPANY BOOKS   | Additional Lease Questions  |  |
| MARKETING   |   |  |
| OPERATIONS  |   |  |
| BUSINESS CENTER   |   |  |
| Purchasing Center<br>Purchasing Card<br>Travel Center<br>Credit Marketplace<br>Insurance<br>Marketplace       | 1. Have you ever leased equipment for your business?<br><br>2. Some types of equipment have special leasing requirements. Choose the equipment you plan to lease. If it's not listed, choose "None of the above". | <input type="text" value="Yes"/> ▾<br><br><input type="text" value="— Please select —"/> ▾ |
| NEWS & INFO...  | 3. Do you plan to lease new or used equipment?  | <input type="text" value="— Please select —"/> ▾   |
| EMPLOYEE BENEFITS   |   |  |
| HOME  |   |  |
| HELP  | <input type="button" value="continue"/>   |  |

29 / 44

FIG. 29

|   |  |  |  |  |  |  |  |
|---|--|--|--|--|--|--|--|
|                      |  | <p align="center"><b>e-Citi Credit Marketplace</b></p> <p align="center">Compare Your Finance Options<br/>Check the boxes to select up to three options and click Continue</p> |  |  |  |  |  |
| IN BOX  |  |  |  |  |  |  |  |
| COMPANY BOOKS   |  |  |  |  |  |  |  |
| MARKETING   |  |  |  |  |  |  |  |
| OPERATIONS  |  |  |  |  |  |  |  |
| BUSINESS CENTER   |  |  |  |  |  |  |  |
| Purchasing Center<br>Purchasing Card<br>Travel Center<br>Credit Marketplace<br>Insurance<br>Marketplace |  |  |  |  |  |  |  |
| NEWS & INFO...  |  |  |  |  |  |  |  |
| EMPLOYEE BENEFITS   |  |  |  |  |  |  |  |
| HOME  |  |  |  |  |  |  |  |
| HELP  |  |  |  |  |  |  |  |






























  

| Lender   | Select                     | Amount of Financing | Application Questions | Lender's Response Time | Details                   |
|--|----------------------------|---------------------|-----------------------|------------------------|---------------------------|
|  Centura  | Small Business Credit Line |                     |                       |                        |                           |
|  | <input type="checkbox"/>   | \$5000-35000        | 30                    | 72 hours               | <a href="#">More Info</a> |
|  CITIBANK | Business Ready Credit (r)  |                     |                       |                        |                           |
|  | <input type="checkbox"/>   | \$10000-250000      | 32                    | 72 hours               | <a href="#">More Info</a> |
| CRESTAR.   | Crestar Seasonal Line      |                     |                       |                        |                           |
|  | <input type="checkbox"/>   | \$10000-35000       | 34                    | 48 hours               | <a href="#">More Info</a> |

back
continue

3 0 / 4 4

FIG. 30

|  |   |  |   |   |   |  |   |   |  |   |  |
|--|---|--|---|---|---|--|---|---|--|---|--|
|   | <p data-bbox="557 615 919 653">Insurance Marketplace — 68</p> <p data-bbox="683 810 980 863">Small Business Center</p> <p data-bbox="535 884 1255 982">Business insurance doesn't have to be complex, but it should reflect your business needs. That's why we've created a site that tailors information and services to you and your business.</p> <p data-bbox="535 1014 932 1050">To get started, select your industry:</p> <table data-bbox="570 1108 1101 1507"> <tr> <td> Retail</td> <td> Manufacturers</td> </tr> <tr> <td> Service</td> <td> Trade Contractors</td> </tr> <tr> <td> Office and Professionals</td> <td> Wholesale</td> </tr> <tr> <td> Building Owners</td> <td> Other Businesses</td> </tr> <tr> <td> Garages</td> <td></td> </tr> </table> <p data-bbox="578 1566 1187 1625">Your Business Is Unique...<br/>Your Insurance Should Reflect That</p> <p data-bbox="581 1713 878 1749">TravelersPropertyCasualty</p>  |  Retail |  Manufacturers |  Service |  Trade Contractors |  Office and Professionals |  Wholesale |  Building Owners |  Other Businesses |  Garages |  |
|  Retail                                     |  Manufacturers   |  |   |   |   |  |   |   |  |   |  |
|  Service                                    |  Trade Contractors   |  |   |   |   |  |   |   |  |   |  |
|  Office and Professionals                   |  Wholesale   |  |   |   |   |  |   |   |  |   |  |
|  Building Owners                            |  Other Businesses  |  |   |   |   |  |   |   |  |   |  |
|  Garages                                    |   |  |   |   |   |  |   |   |  |   |  |
| IN BOX   |   |  |   |   |   |  |   |   |  |   |  |
| COMPANY BOOKS  |   |  |   |   |   |  |   |   |  |   |  |
| MARKETING  |   |  |   |   |   |  |   |   |  |   |  |
| OPERATIONS   |   |  |   |   |   |  |   |   |  |   |  |
| <b>BUSINESS CENTER</b><br>Purchasing Center<br>Purchasing Card<br>Travel Center<br>Credit Marketplace<br>Insurance Marketplace |   |  |   |   |   |  |   |   |  |   |  |
| NEWS & INFO...   |   |  |   |   |   |  |   |   |  |   |  |
| EMPLOYEE BENEFITS  |   |  |   |   |   |  |   |   |  |   |  |
| HOME   |   |  |   |   |   |  |   |   |  |   |  |
| HELP   |   |  |   |   |   |  |   |   |  |   |  |

31 / 44

FIG.31

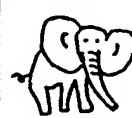

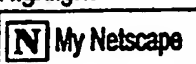
|     |  |
|-----|--|
| 30  | NEWS AND INFORMATION   |
| 70  | SMALL BUSINESS ON-LINE SERVICE<br>(SMALL BUSINESS PORTAL SITE) |
| 200 | INFORMATION  |
| 202 | ARTICLES   |
| 204 | TOOLS  |
| 206 | TIPS   |
| 72  | NEWSPAPER  |
| 74  | CUSTOM NEWS  |

FIG. 35

|     |                                 |
|-----|---------------------------------|
| 32  | EMPLOYEE BENEFITS               |
| 180 | RETIREMENT PLANNING CENTER      |
| 182 | KEOGH PLAN                      |
| 184 | 401(K) PLAN                     |
| 186 | RELATIONSHIPS WITH INSTITUTIONS |
| 188 | RECRUITING                      |
| 190 | RECRUITING MARKETPLACE          |
| 192 | EMPLOYEE TRAINING               |
| 194 | CONDUCTING INTERVIEWS           |
| 195 | CHOOSING CANDIDATES             |
| 196 | RESUME SERVICE                  |

3 2 / 4 4

FIG. 32

|   |   |  |
|---|---|--|
|  | <p>Small Business Solutions <sup>70</sup></p>   |  |
| IN BOX  | <p>Headlines  </p> |  |
| COMPANY BOOKS   | <p>Tip of the day<br/>Five-dollar Research</p>  |  |
| MARKETING   | <p>Feature<br/>Nucor chairman Ken Iverson's Biggest Mistake, in CEO's Notebook</p>  |  |
| OPERATIONS  | <p>Weekly Feature by Mining Co.<br/>Uncle Sam Wants You for Y2K Fix</p>   |  |
| BUSINESS CENTER   | <p>The Small Business Administration launches a campaign to avert millennium crisis.</p>  |  |
| NEWS & INFO...  | <p>Patent Your Widget<br/>Securing a patent doesn't have to be a nightmare. Use the Web to make things easier.</p>  |  |
| Small Business Home Page  | <p>Buying and Running a Bed &amp; Breakfast<br/>Tired of the rat race? Innkeeping could be the second career you're looking for.</p>  |  |
| New York Times  | <p>Will "Convergence" Affect You?<br/>No longer a mere buzzword, network convergence is now a reality. Do you need to</p>   |  |
| CNN Custom News   | <p>Express Shipping<br/>Compare rates!</p>  |  |
| EMPLOYEE BENEFITS   | <p>Concentric Host at Netscape<br/>Get multiple email, Internet access, and web hosting.</p>  |  |
| HOME  | <p>From      To      Weight:<br/>Zip:      Zip:</p>   |  |
| HELP  | <p><input type="text"/> <input type="text"/> Lbs <input type="button" value="v"/></p>   |  |
|   | <p><input type="button" value="Submit"/></p>  |  |
|   | <p>Track any package!</p>   |  |
|   | <p>Airbill #:      Courier:</p>   |  |
|   | <p><input type="text"/> <input type="button" value="Select"/> <input type="button" value="v"/></p>  |  |
|   | <p><input type="button" value="Submit"/></p>  |  |

33 / 44


FIG. 33

## The New York Times

ON THE WEB


TUESDAY, JANUARY 5, 1999 | Site Updated 11:51 PM


|                             |
|-----------------------------|
| <b>NYC Weather</b><br>25° F |
|-----------------------------|

|  |   |  |  |   |
|--|---|--|--|---|
| <div><div>QUICK NEWS</div><div>PAGE ON PLUS</div><div>International<br/>National/N.Y.<br/>Politics<br/>Business<br/>Science<br/>Sports<br/>Weather<br/>Opinion</div><div>Arts/Living</div><div>Automobiles</div><div>Books</div><div>Directories</div><div>Job Market</div><div>Real Estate</div><div>Travel</div><div>SITE INDEX</div><div>The New York<br/>Times<br/>ON THE WEB<br/>Learning<br/>Network<br/>FOR STUDENTS<br/>TEACHERS &amp;<br/>PARENTS</div></div> | <div><div>Clinton's Impeachment Trial<br/>In Senate To Begin Thursday</div><div>President Clinton's impeachment trial will begin on Thursday, Senate Majority Leader Trent Lott said Tuesday. <a href="#">Go to Article</a><br/><b>ISSUE IN DEPTH: The President Under Fire</b></div><div>U.S. Jets Fire on Iraqi Aircraft<br/>In Southern No-Flight Zone</div><div>In the first American-Iraqi air-to-air confrontation in more than six years, four U.S. fighter jets fired missiles at Iraqi planes on Tuesday. <a href="#">Go to Article</a></div><div>Clinton Announces Easing<br/>Of Some Restrictions on Cuba</div><div>While vowing hostility toward the Cuban government, President Clinton Tuesday announced measures to increase contact between Cubans and Americans. <a href="#">Go to Article</a></div></div> |  |  | <div><div>Republicans nominated Rep. Dennis Hastert on Tuesday to be the next House speaker. <a href="#">Go to Article</a></div><div>ARTS<br/>Lauryn Hill Leads Grammy Nods</div><div>SPORTS<br/>Ryan, Brett, Yount Elected to Hall of Fame</div><div>TECHNOLOGY<br/>CBS Replacing ABC on AOL</div></div> |
| <div><div><a href="#">Text Version</a></div><div><a href="#">Archives</a></div><div><a href="#">Classifieds</a></div><div><a href="#">Forums</a></div><div><a href="#">Marketplace</a></div><div><a href="#">Services</a></div></div>  |   |  | <div><div>MARKETS</div><div>At Close</div><div>Dow 9311.19 125.92 Δ</div><div>Nasdaq 2251.27 43.22 Δ</div><div>S&amp;P 500 1244.78 16.58 Δ</div><div>AMEX 692.21 8.68 Δ</div><div>NYSE 599.91 5.79 Δ</div></div> |   |
| <div>SEARCH THE SITE</div>   |   |  | <div>BREAKING</div>  |   |

3 4 / 4 4

## FIG. 34

  
 @ CNN  
 category


  
 THE GROUNDBREAKING SITE  
 interactive


COLD  
WAR

Experience it Online!

---


VIDEO
AUDIO
CUSTOMIZE
CNN REMOTE
FREE EMAIL

search   
 cnn.com

  
 interactive  
 CNN.com

For a quick read of the Headline news, click here.

January 5, 1999 - Updated 11:42 p.m. Est, 0442 Gmt swatch

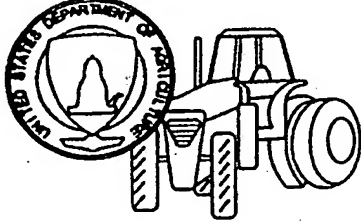
MAIN PAGE 

- WORLD
- U.S.
- LOCAL
- POLITICS
- WEATHER
- BUSINESS
- SPORTS
- SCI-TECH
- ENTERTAINMENT
- BOOKS
- TRAVEL
- FOOD
- HEALTH
- STYLE
- IN-DEPTH

custom news  
 Headline News brief  
 daily almanac  
 CNN networks  
 on-air transcripts  
 news quiz  
 jobs

|             |       |
|-------------|-------|
| custom news | CNNSI |
| allpolitics | CNNFr |


SVENSKA  
 EN ESPAÑOL  
 em português



**Black Farmers, U.S. government settle discrimination suit**

The U.S. government will offer hundreds of millions of dollars worth of cash and debt relief to settle black farmers' claims that they lost loans and disaster relief because of discrimination in the Agriculture department.

**FULL STORY**

  
 Florida

In other news:

**U.S. - Iraqi tensions escalate as jets clash over Iraq**

**Cubans embrace U.S. plan to ease restrictions government skeptical**

**Senate impeachment trial to begin Thursday**

**Priest, 500 civilians killed in Congo massacre**

**Just crazy - U.S. shivers under arctic blast**

**NBA players near vote to accept, reject union's recommendation**



35 / 44

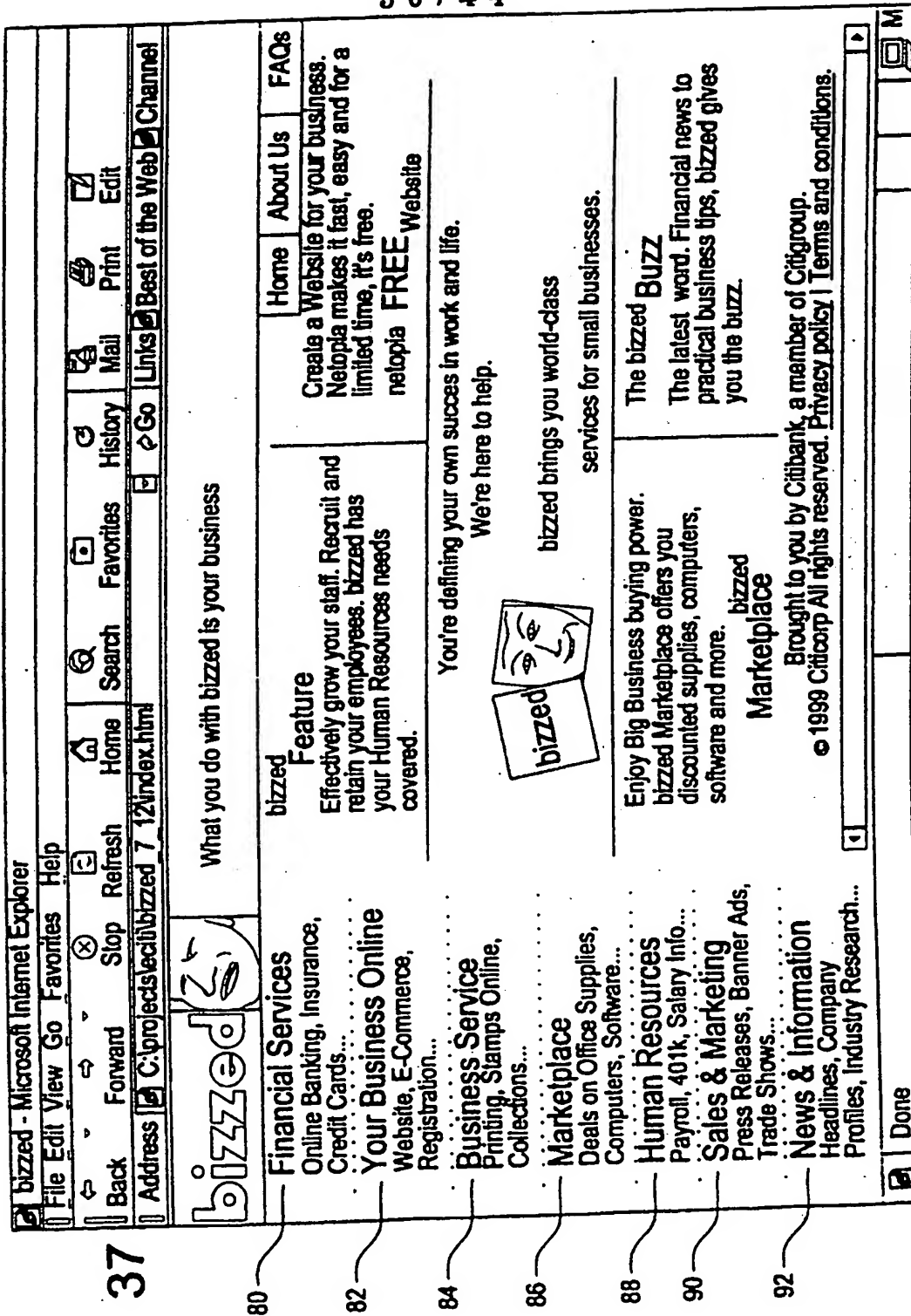
FIG. 36

|    |                      |
|----|----------------------|
| 80 | FINANCIAL SERVICES   |
| 82 | BUSINESS ON-LINE     |
| 84 | BUSINESS SERVICES    |
| 86 | MARKETPLACE          |
| 88 | HUMAN RESOURCES      |
| 90 | SALES AND MARKETING  |
| 92 | NEWS AND INFORMATION |

FIG. 38

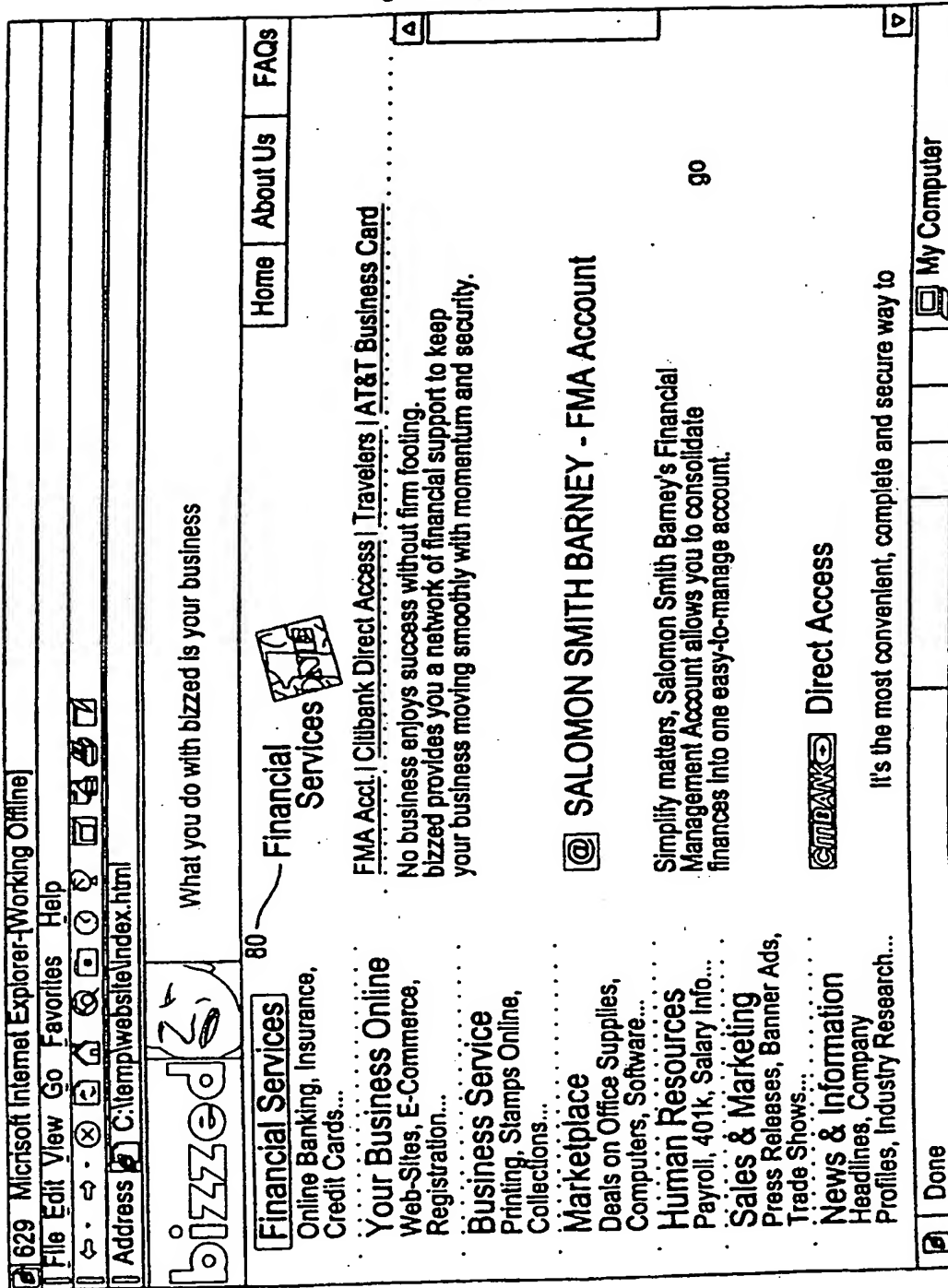
|     |   |
|-----|---|
| 80  | FINANCIAL SERVICES  |
| 210 | FINANCIAL PRODUCTS AND SERVICES   |
| 212 | LINKS TO HOSTED APPLICATIONS FOR OTHER<br>FINANCIAL INSTITUTION PRODUCTS AND SERVICES |
| 214 | ELECTRONIC WALLET AND RELATED COMPUTER-<br>BASED ELECTRONIC SYSTEMS                   |
| 211 | STORAGE   |
| 213 | RETRIEVAL   |
| 215 | MANAGEMENT  |

36 / 44



37 / 44

FIG. 39



38 / 44

FIG. 40

|     |  |
|-----|--|
| 82  | BUSINESS ON-LINE   |
| 220 | LINKS TO HOSTED APPLICATIONS FOR ON-LINE<br>BUSINESS PRODUCTS AND SERVICES |
| 222 | WEBSITE CREATION   |
| 224 | E-COMMERCE   |
| 226 | STOREFRONT   |
| 228 | E-MAIL COMPONENT   |
| 230 | SEARCH ENGINE REGISTRATION   |

FIG. 42

|     |  |
|-----|--|
| 84  | BUSINESS SERVICES  |
| 232 | ALLIANCE WITH PROVIDERS OF SHIPPING AND MAILING<br>TOOLS |
| 234 | SHIPPING   |
| 236 | MAILING  |
| 238 | TRACKING   |
| 240 | RELATIONSHIPS WITH PROVIDER OF PRINTING SERVICES         |
| 242 | PROOFING ON-LINE   |
| 244 | DEBT COLLECTIONS PRODUCTS                                |
| 246 | ON-LINE FILE BACKUP                                      |

39 / 44

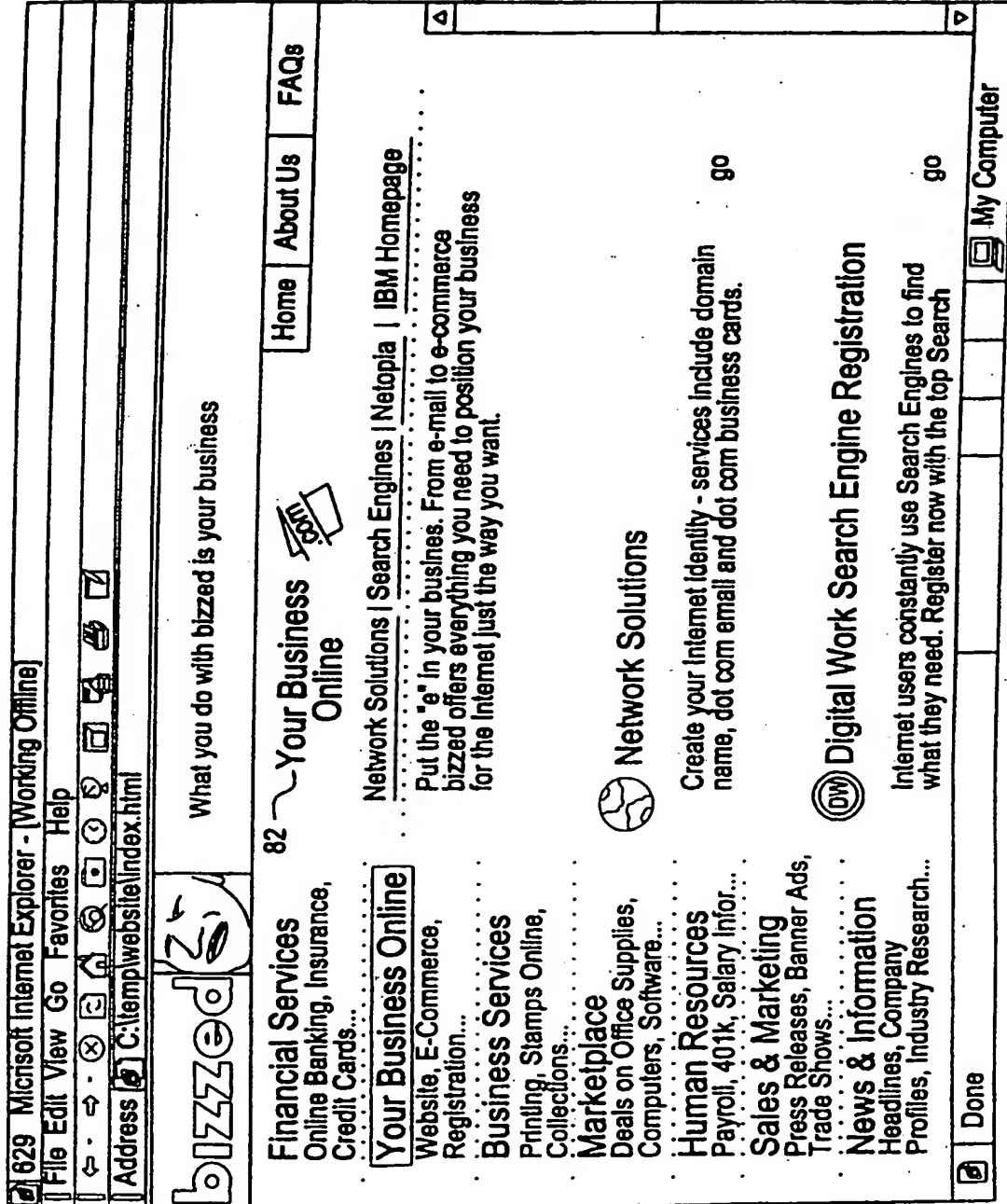


FIG. 41

40 / 44

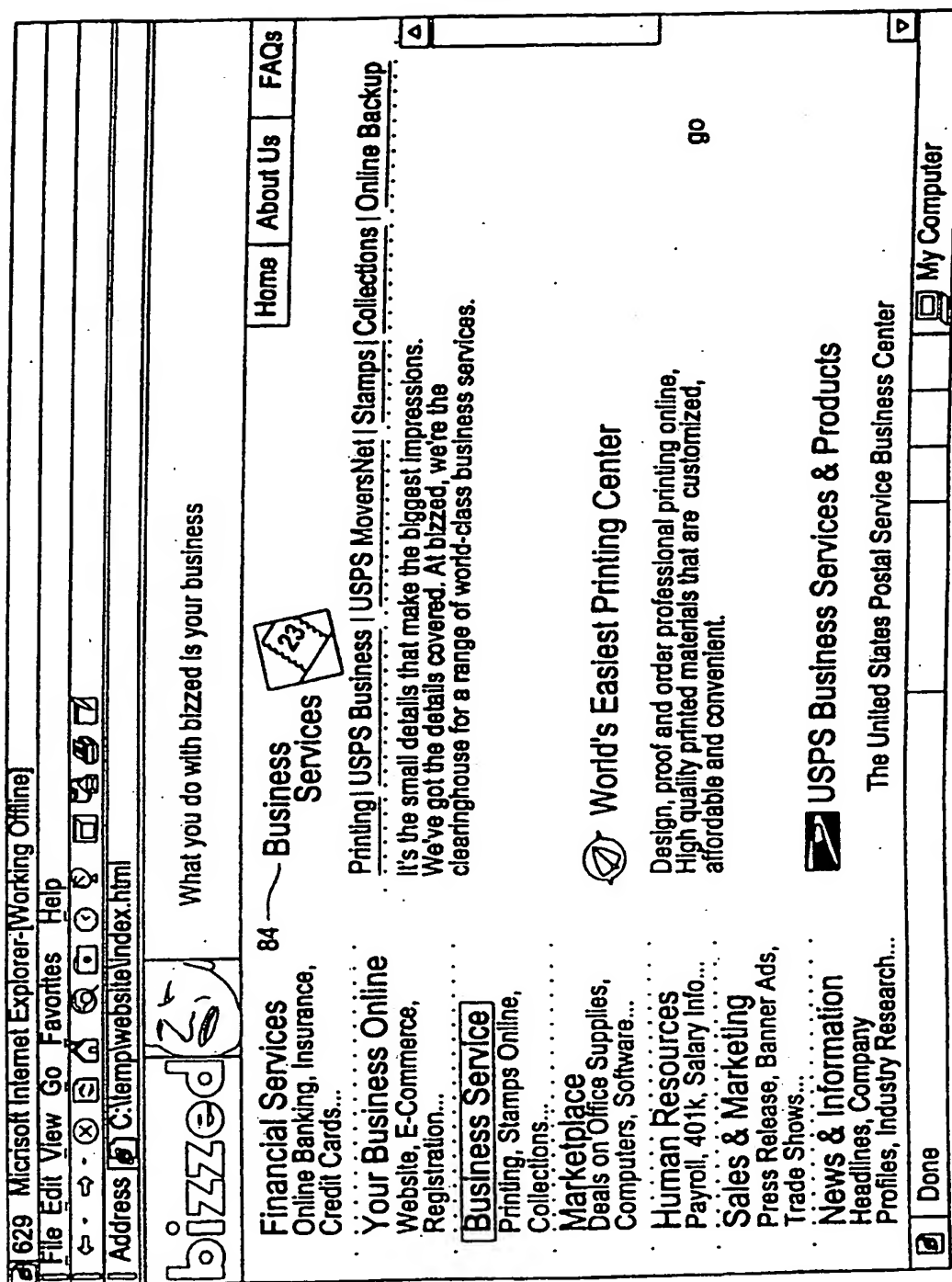


FIG. 43

4-1 / 4-4

FIG. 44

|     |                                       |
|-----|---------------------------------------|
| 88  | HUMAN RESOURCES                       |
| 250 | ONLINE RECRUITING                     |
| 252 | EMPLOYMENT VERIFICATION AND SCREENING |
| 254 | PAYROLL FEATURE                       |
| 256 | 401(K) FEATURE                        |
| 258 | JOB POSTING RESUME SEARCH SERVICE     |
| 260 | SALARY DATA FEATURE                   |
| 262 | TEMPORARY EMPLOYEES FEATURE           |

FIG. 46

|     |  |
|-----|--|
| 86  | MARKETPLACE                                |
| 270 | PARTNERSHIPS WITH SUPPLIERS                |
| 272 | OFFICE SUPPLIES                            |
| 274 | COMPUTERS                                  |
| 276 | SOFTWARE                                   |
| 278 | OTHER GOODS/SERVICES                       |
| 280 | HOT LINKS TO PARTNERS' HOSTED APPLICATIONS |
| 282 | DISCOUNTS AND PROMOTIONAL OFFERS           |
| 284 | SHOPPING CART FUNCTIONALITY                |

42 / 44

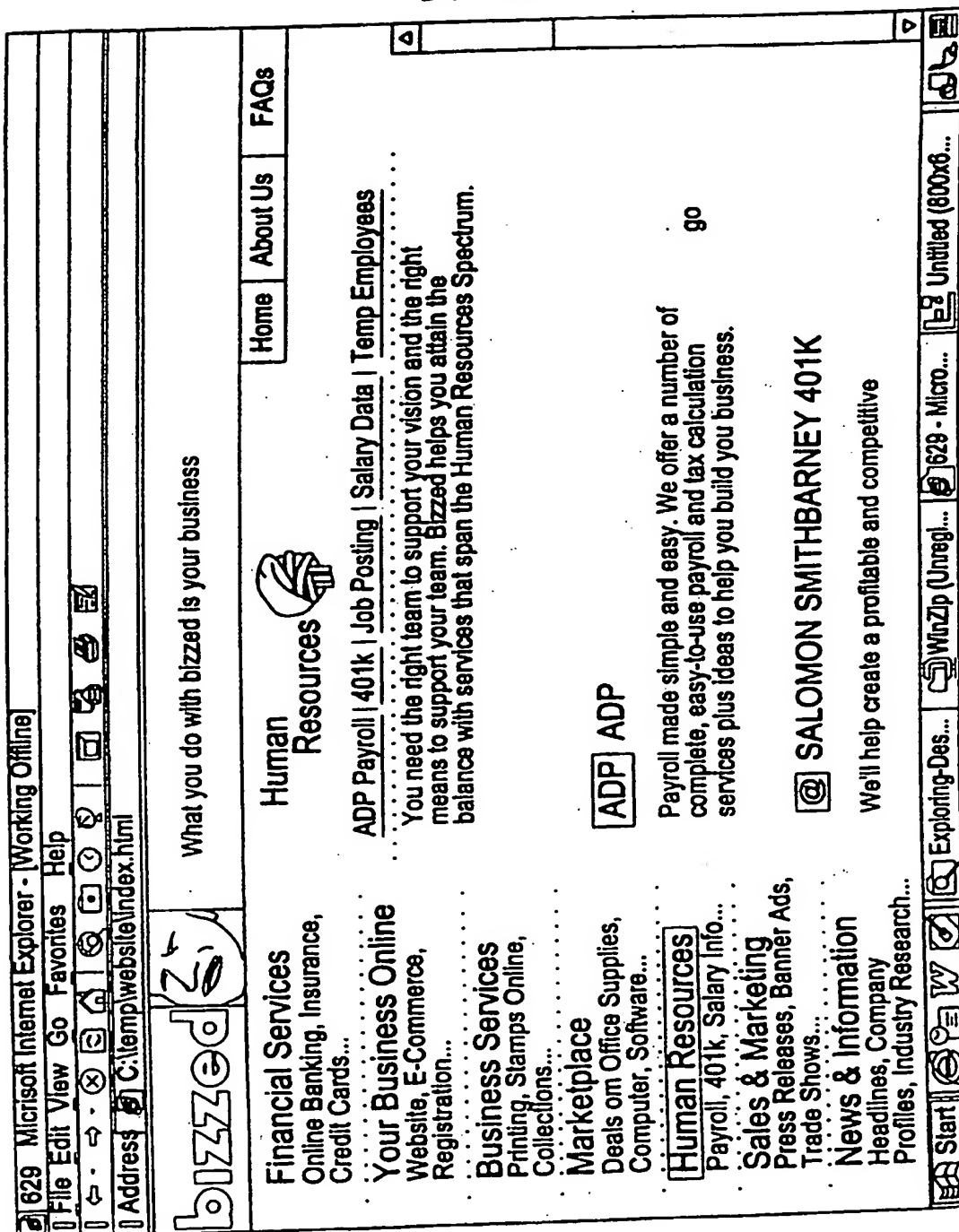


FIG. 45



43 / 44

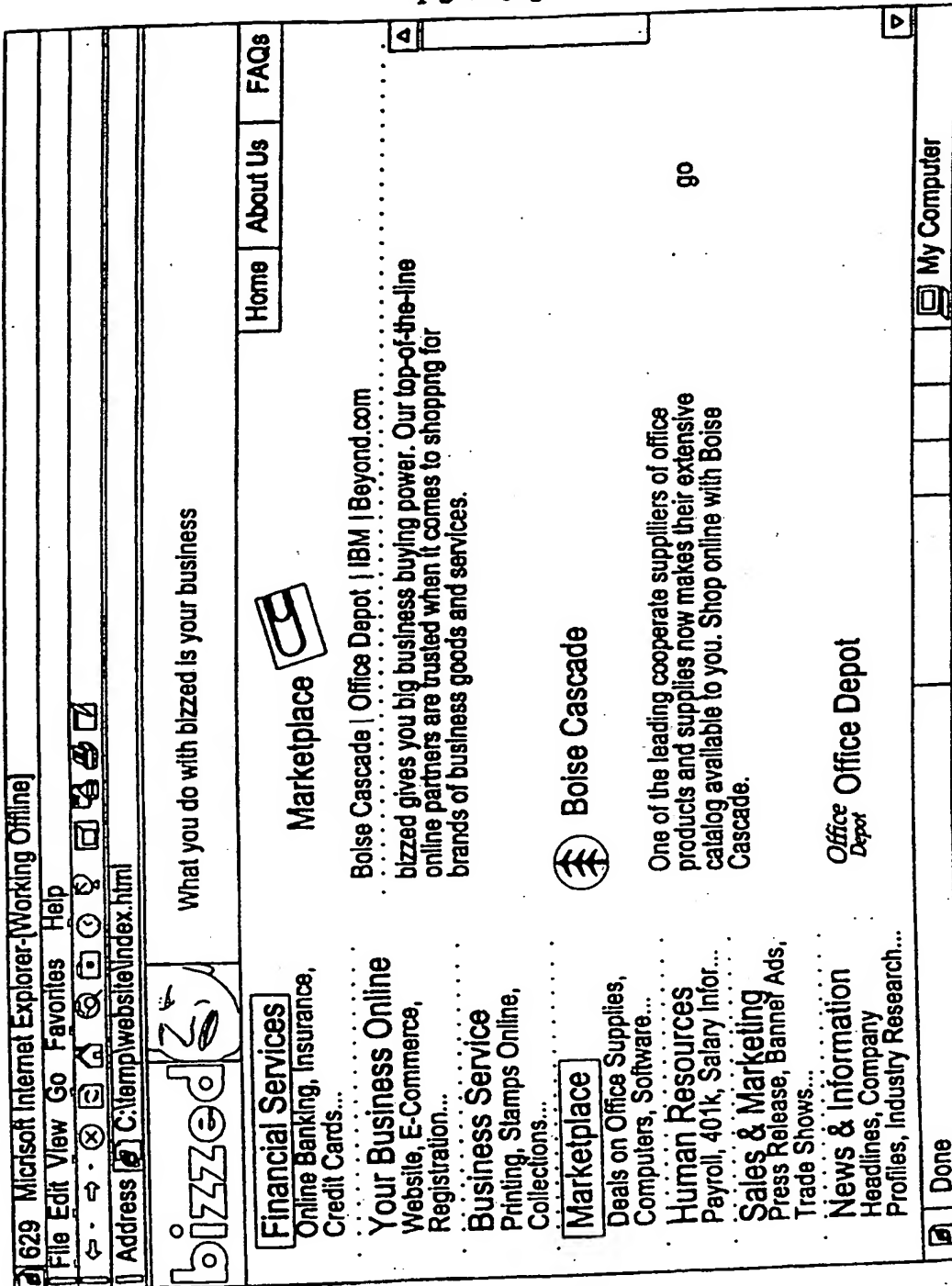


FIG. 47

4 4 / 4 4

FIG. 48

|     |  |
|-----|--|
| 90  | SALES AND MARKETING                        |
| 290 | WORK TOOLS FOR DEVELOPING                  |
| 292 | PRESS RELEASES                             |
| 294 | BANNER ADS                                 |
| 296 | EMAIL                                      |
| 298 | TRADE SHOWS                                |
| 300 | JOINT MARKETING INTERACTIVE PROGRAMS       |
| 302 | SALES LEAD PROGRAMS                        |
| 304 | OTHER ON-LINE AND OFF-LINE MARKETING TOOLS |

FIG. 49

|     |                              |
|-----|------------------------------|
| 92  | NEWS AND INFORMATION         |
| 306 | HEADLINES AND NEWS ARTICLES  |
| 308 | COMPANY INFORMATION          |
| 310 | INDUSTRY INFORMATION         |
| 312 | CREDIT REPORTS               |
| 314 | BACKGROUND REPORTS           |
| 316 | PERSONALIZED STOCK PORTFOLIO |
| 318 | LIVE SEMINARS                |
| 320 | REAL TIME COMMUNICATION      |
| 322 | LOCAL INTERACTION            |
| 324 | INDIVIDUAL BUSINESS TYPES    |
| 326 | COMMON PROCESSES             |

## INTERNATIONAL SEARCH REPORT

International application No.  
PCT/US00/02670

| <b>A. CLASSIFICATION OF SUBJECT MATTER</b><br>IPC(7) : G06F 19/00<br>US CL : 705/1<br>According to International Patent Classification (IPC) or to both national classification and IPC  |  |   |
|--|--|---|
| <b>B. FIELDS SEARCHED</b><br>Minimum documentation searched (classification system followed by classification symbols)<br>U.S. : 705/1; 709/203, 218<br>Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched<br>Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)<br>STN. DIALOG search terms: application service provider, application outsourcing, application hosting, application rental, server based computing  |  |   |
| <b>C. DOCUMENTS CONSIDERED TO BE RELEVANT</b>  |  |   |
| Category*  | Citation of document, with indication, where appropriate, of the relevant passages   | Relevant to claim No.   |
| A,P  | No Author, "OneCore.com and eCongo.com Partner to Deliver Small Business Financial Services" Business Wire, January 11, 2000, whole document | 1-50  |
| Y  | NO AUTHOR, "FUTURELINK TO HOST GALLEON'S THIN CLIENT, REAL TIME E-BUSINESS APPLICATIONS, PR NEWswire, NOVEMBER 10, 1998                      | 1,37  |
| Y  | NO AUTHOR, "FUTURELINK PARTNERS WITH APPLIX TO OFFER FLEXIBLE OFFICE AUTOMATION SOLUTIONS" CANADA NEWswire, NOVEMBER 24, 1998                | 1,37  |
| Y  | NO AUTHOR, "FUTURELINK TO LAUNCH APPLICATION PORTAL (TM) NET-TOP COMPUTING A REALITY THROUGH THE FUTURELINK NETWORK" CANADA NEWswire         | 1,37  |
| <input checked="" type="checkbox"/> Further documents are listed in the continuation of Box C. <input type="checkbox"/> See patent family annex.   |  |   |
| * Special categories of cited documents:<br>"A" documents defining the general state of the art which is not considered to be of particular relevance<br>"E" earlier documents published on or after the international filing date<br>"L" documents which may throw doubts on priority claims or which are cited to establish the publication date of another citation or other special reasons (as specified)<br>"U" documents referring to an oral disclosure, use, exhibition or other means<br>"P" documents published prior to the international filing date but later than the priority date claimed<br>"X" documents published after the international filing date as priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention<br>"Y" document of particular relevance, the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone<br>"Z" document of particular relevance, the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art<br>"A" document members of the same patent family |  |   |
| Date of the actual completion of the international search<br>17 MAY 2000   |  | Date of mailing of the international search report<br>15 JUN 2000                           |
| Name and mailing address of the ISA/US<br>Commissioner of Patents and Trademarks<br>Box PCT<br>Washington, D.C. 20231<br>Facsimile No. (703) 305-3230  |  | Authorized officer<br>M. Kemper<br>Telephone No. (703) 305-3900<br><i>James R. Matthews</i> |

# INTERNATIONAL SEARCH REPORT

International application No.  
PCT/US00/02670

| C (Continuation). DOCUMENTS CONSIDERED TO BE RELEVANT |  |                       |
|---|--|-----------------------|
| Category*   | Citation of document, with indication, where appropriate, of the relevant passages             | Relevant to claim No. |
| A   | LEIBS, SCOTT, "SOFTWARE FOR RENT",<br>INFORMATIONWEEK, N. 683, MAY 25, 1998, WHOLE<br>DOCUMENT | 1-50                  |